



# CREATE A BUDGET

Use this worksheet to see how much money you spend this month. Then, use this information to plan next month's budget.

Some bills are monthly, and some come less often. If you have an expense that does not occur every month, enter it into the "Other" category.

**MONTH:** \_\_\_\_\_ **YEAR:** \_\_\_\_\_

## Income this month:

Paychecks (after taxes, benefits, etc.)	
Other income	
<b>Total monthly income</b>	

## Expenses this month:

<b>HOUSING</b>	
Rent or Mortgage	
Rent Insurance or Mortgage Insurance	
Home Equity Loan Payment	
Property Taxes	
Electricity	
Gas	
Internet	
Cable	

<b>TRANSPORTATION</b>	
Car Loan	
Car Insurance	
Gas for Car	
Car Maintenance (Oil Changes, Tires, etc.)	
Public Transportation, Uber, Lyft, Taxis	

<b>HEALTH</b>	
Health Insurance	
Medications	
Other Health Expenses (doctors' appointments, dentist, eyeglasses)	

<b>FOOD &amp; HOUSEHOLD SUPPLIES</b>	
Groceries	
Take Out	
Dining Out	
Household Supplies (paper towels, soap, cleaners, garbage bags, etc.)	

<b>PERSONAL &amp; FAMILY</b>	
Child Care	
Child Support	
Laundry	
Clothes & Shoes	
Hair & Beauty	
Entertainment (movies, parks, concerts, etc.)	

<b>OTHER</b>	
Savings	
Credit Card Payment	
Credit Card Payment	
Loan Payment	
Other:	
Other:	

<b>Total monthly expenses</b>	
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<b>Income</b>	<b>- Expenses</b>	<b>= Remaining</b>
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If your income is more than your expenses, you have money left to spend or save more.  
 If your expenses are more than your income, look for at ways to cut expenses.