

# BUDGET

## Worksheet

### WHAT'S MY INCOME?

INCOME	Monthly Total
Salary (after taxes/benefits)	\$
Other income (after taxes)	\$
Total monthly income	\$

### RECOMMENDED BUDGET STRATEGY

Personal Debt (credit card, loan, etc.)	10%-20%
Housing	20%-35%
Food	15%-30%
Transportation	6%-20%
Utilities	4%-7%
Clothing	3%-10%
Miscellaneous (travel, entertainment, etc.)	1%-4%
Personal Care	2%-4%

### NOTES

---



---



---



---



---



---



---



---

	Expenses	Monthly Total
<b>Home</b>	Housing Cost (Rent/Mortgage/Taxes)	\$
	Utilities (Electric/Gas/Water/Sewage, etc.)	\$
	Internet/Home Phone/Cable/Netflix	\$
	Home Repairs/Maintenance	\$
	Groceries	\$
	Laundry/Cleaning	\$
<b>Transportation</b>	Public Transportation	\$
	Car Loan	\$
	Insurance	\$
	Parking/Tolls	\$
	Car Repair/Maintenance	\$
	Gas	\$
<b>Bills</b>	Student Loans	\$
	Credit Cards	\$
	Cell Phone	\$
	Subscriptions	\$
<b>Health</b>	Doctor Appointments/Co-pay	\$
	Prescriptions	\$
	Gym Memberships	\$
	Over-the-counter Medication	\$
<b>Entertainment &amp; Personal</b>	Movies/Concerts	\$
	Dining Out (coffee, snacks, etc.)	\$
	Travel/Vacation	\$
	Clothing	\$
	Personal Hygiene	\$
	Gifts	\$
<b>Miscellaneous (charity, pets, church, childcare, etc.)</b>		
	Your Total Monthly Income	\$
	- Your Total Monthly Expenses	\$
	=Total Savings	\$

Notes: