

Budget Worksheet

| | Budget Item | Monthly Total | Annual Total |
|--------------------|---------------------------------------|---------------|--------------|
| Income | Income (after taxes) | \$ | |
| | Other Income (after taxes) | | |
| | SUBTOTAL | \$ | \$ |
| Financial Accounts | Student Loan Payments | | |
| | Credit Card Bill | | |
| | Savings | | |
| | Retirement Plan (401(k) or IRA) | | |
| | SUBTOTAL | \$ | \$ |
| Living | Rent/Mortgage Payment | | |
| | Utilities (electricity/oil/gas/water) | | |
| | Cell Phone/Telephone | | |
| | Internet/Cable TV | | |
| | Home Repairs and Maintenance | | |
| | Renter's/Homeowner's Insurance | | |
| | Clothing | | |
| | SUBTOTAL | \$ | \$ |
| Food | Groceries | | |
| | Dining Out | | |
| | Misc. | | |
| | SUBTOTAL | \$ | \$ |
| Transportation | Car Payment | | |
| | Public Transportation/Taxis | | |
| | Gas | | |
| | Parking/Tolls | | |
| | Car Insurance and Registration | | |
| | Car Repairs and Maintenance | | |
| | SUBTOTAL | \$ | \$ |

Creating and following a budget is one of the best things you can do to keep your personal finances in good standing. To create a budget you need to first estimate income and expenses. Use this worksheet to get started on your own!