

# 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!