

Monthly Budget Worksheet

Monthly Cost

Housing

Mortgage or Rent

Second Mortgage
or Rent

Phone

Electricity

Gas

Water & Sewer

Cable

Waste Removal

Maintenance &
Repairs

Supplies or
Decorations

Other Housing
Expenses

Subtotals

Food

Groceries

Dining Out

Other

Subtotals

Transportation

Vehicle 1 Payment

Vehicle 2 Payment

Bus/Taxi Fare

Auto Insurance

Auto Licensing

Fuel

Car Maintenance
& Repairs

Other

Subtotals

Gifts & Donations

Tithe to Church

Gift to Charity

Other Gifts

Subtotals

Children

Medical	<input type="text"/>
Clothing	<input type="text"/>
School Tuition	<input type="text"/>
School Supplies	<input type="text"/>
Sports or Organization Dues/Fees	<input type="text"/>
Lunch Money	<input type="text"/>
Child Care	<input type="text"/>
Toys/Games	<input type="text"/>
Other	<input type="text"/>
Subtotals	<input type="text"/>

Pets

Veterinarian Bills	<input type="text"/>
Food	<input type="text"/>
Toys	<input type="text"/>
Medical	<input type="text"/>
Grooming	<input type="text"/>
Subtotals	<input type="text"/>

Entertainment

Video/DVD	<input type="text"/>
CDs	<input type="text"/>
Movies	<input type="text"/>
Concerts	<input type="text"/>
Sporting Events	<input type="text"/>
Live Theater	<input type="text"/>
Other	<input type="text"/>
Subtotals	<input type="text"/>

Loans

Personal	<input type="text"/>
Student	<input type="text"/>
Credit Card	<input type="text"/>
Credit Card	<input type="text"/>
Credit Card	<input type="text"/>
Other	<input type="text"/>
Subtotals	<input type="text"/>

Savings or Investments

Retirement Account

Investment Account

College

Other

Subtotals

Legal

Attorney

Alimony

Payments on Lien
or Judgment

Other

Subtotals

Taxes

Federal

State

Local

Other

Subtotals

Miscellaneous

Travel Expenses

Haircuts/
Manicures/
Grooming

Other Expenses
Not Mentioned
Above

Subtotals

Insurance

Home

Health

Life

Other

Subtotals

Monthly Income

Income 1

Income 2

Extra Income (trust,
royalties, etc.)

***Total Monthly
Income***

Discretionary Income Calculation

Total Monthly
Income - All
Sources

Total Monthly
Expenses - All
Categories

***Discretionary
Income***