Budget worksheet

The short version. If you have never made a budget, start here.

Month _____ Year _____

1. Add up what you bring home.
2. List bills, then everyday spending.
3. Subtract. Adjust until you are not below zero.

Money in

From	Amount
	$
	$
	$
	$
Total in	$

Bills

Bill	Amount
Rent or mortgage	$
Electric and gas	$
Water	$
Phone	$
Internet	$
Insurance	$
Car payment	$
Loan or card minimums	$
	$
	$
Total bills	$

Everyday spending

Category	Amount
Groceries	$
Gas or bus	$
Eating out	$
Household items	$
Health	$
Kids or pets	$
Fun	$
	$
	$
Total spending	$

The answer

Total in	_____
Minus bills	_____
Minus spending	_____
Left over Put this in savings	_____

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Low-ink copy for black and white printers.

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The answer

Total in	_____
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Minus spending	_____
Left over Put this in savings	_____

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Budget worksheet, blank

No categories filled in, so you can use your own.

Month _____ Year _____

Category

Item	Plan	Actual
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
Total	$	$

Category

Item	Plan	Actual
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
Total	$	$

Category

Item	Plan	Actual
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
Total	$	$

Category

Item	Plan	Actual
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
Total	$	$

Category

Item	Plan	Actual
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
Total	$	$

Category

Item	Plan	Actual
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
Total	$	$