Monthly Budget Worksheet

Basic Living Expenses

Monthly Expense	$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	
Renter's Insurance	
Phone-landline and/or Cell	
Gas for Car	
Car Insurance Payment	
Groceries	
Eating Out	
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Entertainment Hobbies/Memberships	
Pets	
Gifts/Donations	
Other insurance	
Miscellaneous	
Bus Passes	
Money put into savings	
MONTHLY EXPENSES (total from above) $	
+ MONTHLY DEBT PAYMENTS (total from debt chart) $	
= ADD UP TOTAL **MONTHLY SPENDING $**	

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	$	$
Medical Bill		
Past Due Utility		
Credit Card		
TOTAL DEBTS	$	$

TAKE HOME INCOME/PAYCHECKS
(after any taxes are taken out)

Income (1) $ _____

Income (2) $ _____

Income (3) $ _____

Income (4) $ _____

_____

TOTAL MONTHLY NET (TAKE HOME) INCOME $ _____

Minus Total Monthly Spending $ _____

Difference + / - $ _____

Extension
UNIVERSITY OF WISCONSIN–MADISON