



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 + / - \$ _____