

Personal Monthly Budget Worksheet

Monthly Income _____ (Complete each month)

Projections	Actual

Salaries
 Wages if self-employed
 Commissions
 Dividends
 Rental Income
 Other (Child Support, and so on)
Total Available Income

Home

Mortgage/Rent/Housing _____
 Property Tax _____
 Gas/Electric/Oil _____
 Water _____
 Garbage _____
 Phone _____
 Cable/Satellite _____
 Furniture/Appliances _____
 Maintenance _____
 Groceries _____
 Insurance _____
TOTALS (Home) _____

Travel

Car Payment _____
 Gasoline _____
 Maintenance _____
 Registration _____
 Tolls _____
 Parking _____
 Bus/Subway/Train _____
 Insurance _____
TOTALS (Travel) _____

Debt

Credit Cards _____
 Student Loans _____
 Other _____
TOTALS (Debt) _____

Saving

Savings Amount _____

Other

Restaurants _____
 Take Out _____
 Clothing _____
 Shoes _____
 Dry Cleaning _____
 Movies _____
 Concerts _____
 Publications _____
 Hobbies _____
 Haircuts _____
 Gym _____
 Makeup _____
 Hygiene _____
 Physicians/Hospital _____
 Dentists _____
 Medication _____
 Therapy _____
 Day Care _____
 Tithing/Giving _____
TOTALS (Other) _____

	Totals	% of Budget
Home	_____	_____
Travel	_____	_____
Debt	_____	_____
Savings	_____	_____
Other	_____	_____
TOTAL Expenses	_____	_____

To find the percentages of each category, divide your TOTAL from that category by your Total Available Monthly Income, then multiply that number by 100.

Example: TOTAL for Home is \$600.00, Total Available Monthly Income \$2,000.00.

$$\$600.00 \div \$2,000.00 \times 100 = .30 \times 100 = (30\%)$$

To determine if you have excess funds or are short, subtract your Total Available Income from your Total Expenses.

Total Available Income (from above) _____

TOTAL Expenses (from above) _____

Balance (+/-): _____

Do you have excess or are you short? _____