



Make a Budget

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH _____ YEAR _____

My income this month

Income	Monthly total
	\$
	\$
Total monthly income	\$

Income

My expenses this month

	Expenses	Monthly total
HOUSING		\$
		\$
		\$
		\$
		\$
FOOD		\$
		\$
		\$
TRANSPORTATION		\$
		\$
		\$
		\$
		\$
		\$
		\$



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	Expenses	Monthly total
HEALTH		\$
		\$
		\$
PERSONAL AND FAMILY		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
FINANCE		\$
		\$
		\$
		\$
OTHER		\$
		\$
		\$
Total monthly expenses		\$

Expenses

$$\begin{array}{c}
 \$ \quad \square \\
 \text{Income}
 \end{array}
 -
 \begin{array}{c}
 \$ \quad \square \\
 \text{Expenses}
 \end{array}
 =
 \begin{array}{c}
 \$ \quad \square
 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.