

Budget Worksheet



FEDERAL TRADE COMMISSION
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Use a budget to help pay your bills and save for goals or emergencies.

Use this worksheet to make a budget. Fill in how much money you make. Then fill in your expenses. Subtract your expenses from how much money you make.

MONTH _____

YEAR _____

My income this month

Income	Monthly Total
Wages after taxes	\$
Other income (like child support)	\$
Total monthly income	\$

My expenses this month

	Expenses	Monthly Total
HOUSING	Rent or mortgage	\$
	Insurance (like renter's, homeowner's)	\$
	Utilities (like electricity, gas, water)	\$
	Internet and phone	\$
	Other housing expenses (like property taxes, condo fees)	\$
FOOD	Groceries and household supplies	\$
	Eating out/food delivery	\$
	Other food expenses	\$
TRANSPORTATION	Public transportation	\$
	Taxis/rideshares	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (like oil changes)	\$
	Car insurance	\$
	Car payment	\$
	Other transportation expenses	\$

	Expenses	Monthly Total	
HEALTH	Health insurance	\$	
	Prescriptions	\$	
	Co-pays for doctors' appointments	\$	
	Other health expenses	\$	
PERSONAL AND FAMILY	Childcare (like daycare, babysitting)	\$	
	Child support you pay	\$	
	Money you send to family	\$	
	Clothing and shoes	\$	
	Entertainment (like subscriptions, movies, concerts)	\$	
	Travel	\$	
	Gym or fitness membership	\$	
	Other personal and family expenses (like donations, laundry, haircuts)	\$	
	SCHOOL	Student loan payment	\$
		Tuition payment	\$
Other school expenses (like books, supplies)		\$	
OTHER	Bank account or credit card fees	\$	
	Credit card or other debt payments	\$	
	Savings deposits	\$	
	Investment contributions	\$	
	Other expenses this month	\$	
	Total monthly expenses	\$	

\$	-	\$	=	\$
Income		Expenses		

- ▶ Is your income more than your expenses? Then you have money left to save or spend.
- ▶ Are your expenses more than your income? Look at your budget to find expenses to cut.

Read **Making a Budget** at [consumer.gov/yourmoney](https://www.consumer.gov/yourmoney) to learn more.

