



Simple Budget Worksheet

A budget can help you spend less than you earn, reduce your debt and save for goals. Complete this worksheet to account for every dollar of income, including money saved, so that your bottom line equals \$0.

Month: _____

Income	Amount
Gross Income (before taxes and other withholdings)	\$
- Pre-tax Retirement Savings	\$
- Taxes: Federal, State, FICA/Social Security, other	\$
-	\$
(A) Net Income (Left for Expenses & Goals)	\$

Expenses & Goals	Amount
- Home: Mortgage/rent, insurance, repairs, lawn/garden, taxes, services	\$
- Food & Dining: Groceries, restaurants, coffee shops, fast food, alcohol/bars	\$
- Auto/Transport: Insurance, payments, gas, repairs/parts, wash/clean, fees/taxes	\$
- Bills & Utilities: Cell phone, internet, television, utilities	\$
- Gifts/Donations: Charity, church, other	\$
- Kids: Childcare, Sports, Hobbies, Activities	\$
- Health & Fitness: Dentist, doctor, eyecare, insurance, pharmacy, sports/gym	\$
- Shopping: Books, clothing, hobbies, sporting goods, electronics/software	\$
- Pets: Food, supplies, grooming, veterinary	\$
- Entertainment: Amusement, movies, music, arts, news/magazines	\$
- Debt Payments: Credit card, loans	\$
- Personal Care: Hair, laundry	\$
- Travel: Airfare, hotel, rental car, vacation	\$
- Education: Tuition, books, computer, supplies	\$
- Miscellaneous: Cash, check, general merchandise, other	\$
- Other Savings Goals: Emergency fund, vacation, holiday, car, post-tax retirement, education	\$
-	\$
-	\$
-	\$
-	\$
(B) Total Expenses & Goals	\$

Budget Summary	Amount
Net Income (A)	\$
Minus Total Expenses & Goals (B)	-\$
Total	=\$0

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