

Budget Worksheet

Find out how much money you have to play save, spend and share!



YOU WILL NEED THE FOLLOWING:

1. Last year's tax return to calculate income
2. Bank statements to calculate expenses

INCOME (after taxes)	AMOUNT
Wages and bonuses	
Interest	
Investment	
Miscellaneous	
TOTAL NET INCOME:	
EXPENSES	AMOUNT
HOME	
Mortgage or Rent	
Insurance (homeowners or renters)	
Property Tax	
Utilities	
TOTAL:	
FOOD	
Groceries	
Restaurants	
TOTAL:	
HEALTH	
Out-of-Pocket Medical Expenses (assuming medical/dental insurance costs have been included under wages)	
TOTAL:	

EXPENSES (cont.)	AMOUNT
TRANSPORTATION	
Car Payments	
Car Insurance	
Other (public transportation, tolls, vehicle maintenance)	
TOTAL:	
TECHNOLOGY	
Cable/Satellite	
Internet	
Cell Phone/Landline	
TOTAL:	
DEBT	
Credit Card(s)	
Student Loan(s)	
Other loans	
TOTAL:	
INVESTMENTS	
401k and/or IRA	
College Savings	
Emergency Savings	
Insurance (life and disability)	
TOTAL:	
TOTAL EXPENSES:	
Net Income – Total Expenses = Discretionary Income	