

# Your Money Makeover: Budgeting Worksheet

## INCOME

Total Monthly Gross Income	\$ _____
- Taxes, Health Ins. & Other Payroll Deductions	- \$ _____
- Savings, 401K, etc.	- \$ _____
<b>Total Monthly 'Spendable' Income</b>	<b>\$ _____</b>

## EXPENSES

### HOUSING EXPENSES

### Monthly Payments

Set money aside each month for annual expenses

Rent or Mortgage	\$ _____
Utilities	\$ _____
Insurance	\$ _____
Repairs	\$ _____
Taxes	\$ _____
<b>Total</b>	<b>\$ _____</b>

Set money aside each month for future and/or unexpected expenses

### CAR EXPENSES

Loan Payment(s)	\$ _____
Gas	\$ _____
Insurance	\$ _____
Maintenance & Repairs	\$ _____
<b>Total</b>	<b>\$ _____</b>

### DEBTS

Creditor #1 _____ Balance _____	\$ _____
Creditor #2 _____ Balance _____	\$ _____
Creditor #3 _____ Balance _____	\$ _____
Creditor #4 _____ Balance _____	\$ _____
<b>Total</b>	<b>\$ _____</b>

### MISCELLANEOUS

Homeowner's Association, Fitness, etc.

Church Tithes & Offerings	\$ _____
Other Charitable Contributions	\$ _____
Groceries, Lunches, Meals Out	\$ _____
Childcare	\$ _____
School Tuition/Supplies	\$ _____
Medical Bills and CoPays	\$ _____
Prescription Medicines	\$ _____
Pet Supplies & Vet Exams	\$ _____
Entertainment, Cable, Video Rentals	\$ _____
Club Dues	\$ _____
Newspaper, Magazine Subscriptions	\$ _____
Clothing	\$ _____
Haircuts	\$ _____
Gifts	\$ _____
Cash	\$ _____
Other	\$ _____
<b>Total</b>	<b>\$ _____</b>

## MONTHLY EXPENSE TOTALS

Total Spendable Income minus Total Expenses

Housing	\$ _____
Car	\$ _____
Debts	\$ _____
Miscellaneous	\$ _____
<b>Total Expenses</b>	<b>\$ _____</b>

## MONTHLY SURPLUS OR SHORTAGE

\$ \_\_\_\_\_

