

# Monthly Budget Worksheet

## Income

|                                    |       |
|------------------------------------|-------|
| Salary (after deductions)          | _____ |
| Spouse's salary (after deductions) | _____ |
| Investment income                  | _____ |
| Alimony/child support              | _____ |
| Financial aid                      | _____ |
| Gifts                              | _____ |
| Other                              | _____ |
| <b>Total Fixed Income</b>          | _____ |

## Fixed Expenses

|                             |       |
|-----------------------------|-------|
| Tuition & fees              | _____ |
| Books & supplies            | _____ |
| Savings                     | _____ |
| Alimony/child support paid  | _____ |
| Rent/mortgage               | _____ |
| Utilities                   | _____ |
| Telephone                   | _____ |
| Vehicle payments            | _____ |
| Other transportation        | _____ |
| Credit card payments        | _____ |
| Personal loans              | _____ |
| Student loans               | _____ |
| Insurance (health & life)   | _____ |
| Home/renter insurance       | _____ |
| Auto insurance              | _____ |
| Auto registration/taxes     | _____ |
| Other                       | _____ |
| <b>Total Fixed Expenses</b> | _____ |

## Variable or Flexible Expenses

|                                |       |
|--------------------------------|-------|
| Food/household supplies        | _____ |
| Dining out                     | _____ |
| Childcare                      | _____ |
| Clothes                        | _____ |
| Laundry/dry cleaning           | _____ |
| Vehicle maintenance/repair     | _____ |
| Gas                            | _____ |
| Parking/tolls                  | _____ |
| Medical/dental/vision          | _____ |
| Entertainment                  | _____ |
| Music & books                  | _____ |
| Travel/vacation                | _____ |
| Pets/supplies/food             | _____ |
| Personal care                  | _____ |
| Subscriptions                  | _____ |
| Cable TV & internet            | _____ |
| Phone                          | _____ |
| Gifts                          | _____ |
| Charity/donations              | _____ |
| Savings (misc.)                | _____ |
| Other                          | _____ |
| <b>Total Variable Expenses</b> | _____ |

## Discretionary Income

|  |       |
|--|-------|
| Total Fixed Expenses                           | _____ |
| + Total Variable Expenses                      | _____ |
| <b>Total Monthly Expenses</b>                  | _____ |
| Total Income                                   | _____ |
| - Total Expenses                               | _____ |
| <b>Total Discretionary Income (or Deficit)</b> | _____ |