



**FINANCIAL LITERACY
PROGRAM**

MONTHLY BUDGET WORKSHEET

To help build a monthly budget and keep track of your expenses, use the following worksheet for at least two consecutive months. This will give you an idea of where you are spending your money and what changes to make to your plan, if needed.

Budget for the month of

Notes:

- Complete all fields that apply
- Fields with an * are not monthly bills but expenses likely to occur throughout the year. Budget and save a set amount for each that apply to you so you have the extra money to pay these bills when they come due.

Category	Monthly Budget	Monthly Actual	Difference	Notes
Income				
Monthly pay (after taxes)				
Alimony or Child Support				
Other Income				
Total Monthly Income				
Expenses: Housing/Utilities				
Rent or Mortgage				
Propane/Heating Oil				
Water/Sewage				
Electric				
Internet				
Total Housing/Utilities				

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Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Transportation				
Car Payments				
Car Insurance				
Car Maintenance/repair*				
Bus Fair				
Gas				
Tags*				
Total Transportation				
Expenses: Credit Cards, Loans, etc...				
Credit Card: Balance:				
Credit Card: Balance:				
Student Loans:				
Child Support Paid:				
Total Credit Cards, Loans, etc..				
Expenses: Food and Health				
Groceries:				
Eating out:				
Medicine:				
Other:				
Total Food & Health Expenses				

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Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Personal				
Dry cleaning/Laundry				
Entertainment (movies, etc..)				
Hobbies				
Personal Grooming				
Child related Expenses				
Total Personal Expenses				
Expenses: Savings/Large Expenses				
Gifts (holiday, birthday)*				
Vacation*				
House maintenance/repairs*				
Long Term Savings/Retirement				
Church/Charity				
Other:				
Total Savings/Large Expenses				
Total Monthly Income				
Total Monthly Expenses				
Difference				