

Monthly Budget Worksheet

Name: _____

Month: _____

Monthly Income	
Pay/Assistance	_____
Child Tax Credit (20th)	_____
Trillium (10th)	_____
Other	_____
Other	_____
Net Spendable Income	_____

Monthly Living Expenses

Housing	
Mortgage/Rent	_____
Insurance	_____
Property Taxes	_____
Electricity	_____
Gas	_____
Water	_____
Maintenance	_____
Water Heater/Softener Rental	_____
Telephone	_____
Cell Phone	_____
TV	_____
Internet	_____
Other	_____

Food	

Transportation	
Car Payments / Bus Pass	_____
Gas	_____
Insurance	_____
Licenses / Taxes	_____
Oil Changes & Repairs	_____
Other	_____
Other	_____

Insurance	
Life	_____
Health	_____
Other	_____

Clothing	

Monthly Debt Payments	
[see list below]	_____

Entertainment/Recreation	
Eating Out / Coffee	_____
Baby-sitters	_____
Activities/Trips	_____
Vacation	_____
Pets	_____
Cigarettes & Alcohol	_____
Lottery	_____
Other	_____

Savings/Emergency Fund	

Medical Expenses	
Doctor	_____
Dentist	_____
Prescriptions	_____
Other	_____

Miscellaneous	
Toiletries / Personal Care	_____
Hair Cuts / Beauty	_____
Laundry / Cleaning	_____
Allowances	_____
Subscriptions	_____
Gifts (Christmas, birthdays)	_____
Rent-to-Own-Merchandise	_____
Bank Fees	_____
Child Support	_____
Charitable Giving / Tithing	_____
Other	_____

Investments	

School/Child Care	
Materials / Activities / Trips	_____
Lunch Events	_____
Transportation	_____

Total Living Expenses	

The Bottom Line	
Net Spendable Income	_____
Less Total Living Expenses	_____
Monthly Surplus or Deficit	_____

Debt List				
(i.e. credit cards, cash store, school, rent-to-own, utilities, friends, taxes, phone, vehicle, etc.)				
Creditor	Total Due	% Int.	Monthly Payment	End Date