

BASIC BUDGET WORKSHEET

MONTH: _____ YEAR: _____

1. INCOME

	Budget	Actual	Variance
Take-Home Pay (Wages, tips and bonus)			
Additional Income (Second job, etc.)			
Interest and Dividend Income			
Other			
Other			
TOTAL INCOME			

2. EXPENSES

	Budget	Actual	Variance
Housing (Monthly rent, or mortgage and taxes, insurance)			
Utilities (Gas service, electricity, water, etc.)			
Transportation (Car pymt, gas, insurance, tolls, maintenance)			
Groceries			
Subscriptions (Cable, internet, cell phone, Netflix, etc.)			
Personal Care (Gym membership, haircuts, manicures, etc.)			
Medical (Insurance, co-pays, prescriptions, etc.)			
Dining Out, Travel, Entertainment			
Clothing			
Other Discretionary Spending (Hobbies, gifts, miscellaneous)			
Credit Card Payments			
Other Debt Payments (Student Loans, Personal Loans, etc.)			
Emergency Fund Contribution			
Retirement Plan Contribution			
Other			
Other			
Other			
TOTAL EXPENSES			

3. BOTTOM LINE

	Budget	Actual	Variance
Total Income Minus Total Expenses			

Set monthly budget amounts for income and expenses by category, then track actual results.