

# Monthly Budget Worksheet



Income Source	Budgeted	Actual	Over/Under
Income (Wage and Bonuses)			
Interest and dividends			
Pension, social security, etc.			
Rental income			
<b>Total</b>			
Savings	Budgeted	Actual	Over/Under
Retirement (401k, IRA)			
Savings and Investments			
Essential Expenses (Needs)	Budgeted	Actual	Over/Under
Mortgage/Rent			
Home/Rental Insurance			
Utilities (Gas/Heat/Electricity/Water)			
Cell Phone (data plan, apps)			
Cable/Online/ Internet			
Furnishings/Appliances			
Lawn/Garden/Property Maintenance /assn. dues			
Home Repairs/Improvements			
Property Taxes			
Auto Loan Payments			
Auto Insurance			
Auto Maintenance			
Tolls, Gas, Parking			
Health Insurance			
Doctor/Dentist			
Medicine/Prescriptions			
Life Insurance			
LTC Insurance			
Income Taxes (Federal, State, Local)			
Student Loan			
Other Loan ( Home equity)			
Credit Cards			
Groceries			
Clothing			
Dining Out			
Haircuts			
Laundry			
Pet expense			
Non Essential Expenses (Wants)	Budgeted	Actual	Over/Under
Entertainment			
Hobbies (Golf, Boating, fishing, )			
Personal Beauty( nails, Spa)			
Vacation/Travel			
Membership Dues			
Charitable gifts			
Gifts			
All other			
Grand Totals			