

Monthly Budget Worksheet



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Month: _____

Name: _____

Total Monthly Income: \$ _____

CATEGORY	NOTES	BUDGET	ACTUAL	CATEGORY	NOTES	BUDGET	ACTUAL
INCOME				HEALTH & PERSONAL CARE			
Primary Job / Paycheck	After taxes (take-home)			Health Insurance Premium			
Side Hustle / Freelance	Gigs, consulting, etc.			Doctor / Dental / Vision			
Government Benefits	SNAP, SSI, child support			Prescriptions / OTC			
Other Income	Gifts, rental, investments			Gym / Fitness			
TOTAL INCOME				Personal Care / Hygiene			
HOUSING				SAVINGS & DEBT PAYOFF			
Rent / Mortgage				Emergency Fund	Goal: \$500 minimum		
Electricity / Gas				Retirement / 401(k)	Even \$25/mo counts!		
Water / Trash				Credit Card Payment	Pay more than minimum		
Internet / Cable				Student Loan Payment			
Renters / Home Insurance				Other Debt			
TRANSPORTATION				PERSONAL & OTHER			
Car Payment				Clothing / Shopping			
Gas / Fuel				Subscriptions	Netflix, Spotify, apps, etc.		
Car Insurance				Entertainment / Fun			
Bus / Train / Rideshare				Childcare / School			
FOOD				Miscellaneous			
Groceries				TOTAL EXPENSES			
Dining Out / Takeout				MONEY LEFT OVER (Income – Expenses)			
Coffee / Snacks							

■ **50/30/20 Rule:** Aim to spend **50%** on Needs (housing, food, transport) · **30%** on Wants (dining out, entertainment, subscriptions) · **20%** to Savings & Debt. Even \$25/mo invested grows to \$30,000+ in 20 years!