

Basic Budgeting Worksheet

(Courtesy of BetterBudgeting.com)

Total Monthly Gross Income

Taxes, Health Ins. & Other Payroll Deductions _____

Savings, 401K, etc. _____

= Total Monthly 'Spensible' Income

\$ -

God's Tithes, Offerings

Expenses

Rent or Mortgage _____

Utilities _____

Insurance (set \$ aside each month if paid
annually) _____

Repairs (set \$ aside for future expenses) _____

Taxes (set \$ aside if paid annually) _____

= Total

\$ -

Car Expenses

Loan Payment(s) _____

Gas _____

Insurance (set \$ aside if paid annually) _____

Maintenance & Repairs (set \$ aside for future
expenses) _____

= Total

\$ -

Debts

Creditor #1 _____ Balance _____

Creditor #2 _____ Balance _____

Creditor #3 _____ Balance _____

Creditor #4 _____ Balance _____

Creditor #5 _____ Balance _____

(figure more on back of needed)

= Total

\$ -

Miscellaneous

(Set \$ aside each month for annual expenses, such as Insurance)

Other Charitable Contributions	_____
Groceries, Lunces, Meals Out	_____
Childcare	_____
School Tuition/Supplies	_____
Medical Bills and CoPays	_____
Prescription Medicines	_____
Pet Supplies & Vet Exams	_____
Entertainment, Cable, Video Rentals	_____
Club Dues (Homeowner's Assoc, Fitness, etc.)	_____
Newspaper, Magazine Subscription	_____
Clothing	_____
Haircuts	_____
Gifts	_____
Cash	_____
Other (continue on back if needed)	_____
= Total	\$ -
= Total Expenses	\$ -

Monthly Surplus or Shortage

\$ -

(Total Spendable Income minus Total Expenses)