

# Make a Budget

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "other expenses this month" category.

## My income this month

		Monthly total
Total monthly income	\$	

## My expenses this month

		Monthly total
<b>Housing</b>	Rent	\$
	Renter's insurance	\$
	Utilities (like electricity, gas and water)	\$
	Internet, cable, cellphone	\$
	Other housing expenses	\$
<b>Food</b>	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$
<b>Transportation</b>	Public transportation and uber	\$
	Gas	\$
	Parking	\$
	Car maintenance (like oil changes)	\$
	Car insurance	\$
	Car loan	\$
	Other transportation expenses	\$

Monthly total

<b>Health</b>	Medicine	\$
	Health insurance	\$
	Other health expenses (like doctor's appointments)	\$

<b>Personal</b>	Clothing and shoes	\$
	Laundry	\$
	Entertainment (like movies and games)	\$
	Other personal expenses (like haircuts)	\$

<b>Finance</b>	Bank or credit card fees	\$
	Other finance expenses	\$

<b>Other</b>	School costs (like supplies, tuition, student loans)	\$
	Other payments (like savings)	\$
	Other expenses this month	\$

Total monthly expenses	\$
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 \text{Income}
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 \begin{array}{c}
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 \text{Expenses}
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Maybe your income is more than your expenses. You have money left to save or spend. Maybe your expenses are more than your income. Look at your budget to find expenses to cut.