

## Creating Your Monthly Budget

Complete the worksheet below with your own personal income and expenses. Be careful to consider your net income after taxes. For most people, taxes are often automatically subtracted from income; but if not, they need to be accounted for separately.

Income		
Income Source	Anticipated	Actual
Salary		
Bonus/Commission		
Freelance		

Expenses			
50	Home	Budgeted	Actual
	Rent/Mortgage		
	Utilities		
	Insurance		
	Vehicle	Budgeted	Actual
	Fuel		
	Maintenance		
	Insurance		
30	Living Expenses	Budgeted	Actual
	Health Care		
	Phone Bill		
	Groceries		
	Dining Out		
	Clothing		
	Travel		
	Subscriptions		
	Entertainment		
Miscellaneous			
20	Pay off Debt	Budgeted	Actual
	Loans Receivable		
	Credit Card		
	Increase Savings	Budgeted	Actual
	Emergency Fund		
	Retirement Fund		
	Stocks/Bonds		