

Budgeting Worksheet

Clarity goes a long way. This budgeting worksheet will help you better understand your spending, saving, and everything in between.

Income

Monthly household take-home pay
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Savings toward financial goals

Retirement (after-tax)

Emergency fund

Home

Education

General investing

Other savings

Savings subtotal

Essential expenses

Housing

Mortgage

Rent

HOA fees

Property tax

Homeowner's insurance

Electricity

Water/sewer

Oil/gas

Internet/telephone

Cell phone

Other

Housing subtotal

Groceries

Food

Other

Groceries subtotal

Healthcare

Insurance (out-of-pocket)

Prescriptions

Co-pays, deductibles, etc.

Other

Healthcare subtotal

Transportation

Auto loan/lease payment

Auto insurance

Registration/taxes

Maintenance

Gas
Other
Transportation subtotal
Debt & monthly obligations
Credit card debt (recurring payments)
Student loans
Other loans or taxes
Alimony
Other
Debt & monthly obligations subtotal
Child & dependent care
Support for children (including daycare)
Support for parent(s)
Support for pet(s)
Other obligations
Child & dependent care
Total monthly essential expenses

Discretionary expenses

Personal care
Health & beauty
Clothing
Laundry & dry cleaning
Fitness memberships
Other
Personal care subtotal

Gifts
Gifts (non-tax deductible, birthdays, holidays, etc.)
Charitable donations (tax-deductible)
Other
Gifts subtotal
Recreation
Travel & vacations
Club memberships
Hobbies
Other
Recreation subtotal
Entertainment
Movies/concerts/sporting events
Dining out
Cable & streaming services
Other
Entertainment subtotal
Total monthly discretionary expenses

Total monthly savings (after-tax)
Total monthly expenses (discretionary + essential)
Remaining take home pay

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