



Monthly Budget Worksheet

Use this worksheet to see how much money you bring in each month and where you spend it. Then look for ways to adjust your expenses so you can reach your financial goals.

Monthly income (after taxes)

Amount

This is the money you expect to receive every month from an employer or a side gig.

Job _____

Additional income _____

Monthly income (after taxes) total

Monthly bills

Think of these as expenses you've committed to pay every month.

Housing _____

Installment payments _____

Insurance _____

Communication _____

Utilities _____

Memberships _____

Subscriptions _____

Credit card payments _____

Car payments _____

Loans _____

Miscellaneous _____

Monthly bills total

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Savings goals

Amount

In addition to paying down debt, saving regularly is essential to a healthy budget. It can help you create a safety net, cover an upcoming purchase and more.

Safety net

Purchase or event

Long-term savings/investments

Miscellaneous

Monthly savings goals total

Flexible expenses

These expenses may be different from month to month. If they vary, use an average over several months.

Food/dining

Entertainment

Shopping

Health & wellness

Transportation

Miscellaneous

Monthly flexible expenses total

Monthly budget summary

Income after taxes

- Monthly bills
- Savings goals
- Flexible expenses

Budget result =

We calculated your **budget results** by subtracting all your expenses and the amount you want to save from your monthly income.

- If your budget result is **zero (\$0)**, that means you're right on track—you're spending or saving as much as you've planned.
- If the budget result is a **negative** dollar amount, it means you're spending and saving more than you're bringing in. Take a look at your flexible expenses to see if you have opportunities to bring that total down without affecting your savings goals.
- If your result is a dollar amount of **more than \$0**, it means you've got extra money left over at the end of the month. You can use that additional money to pay down debt faster, or save more toward your goals.

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