

Budget Worksheet

Please use this space to map out a realistic spending plan, based on your income, expenses, and goals. Planning and monitoring expenditures will help you identify wasteful expenditures, adapt quickly as your financial situation changes, and achieve your financial goals.

Essential budget items	Per month
Household expenses	
Mortgage/rent	\$
Utilities/cable/internet	\$
General maintenance	\$
Household supplies	\$
Property tax & insurance	\$
Credit card debt payments	\$
Meals	
Groceries	\$
Beverages	\$
Essential entertaining	\$
Personal care	
Clothing	\$
Products/maintenance	\$
Healthcare	
Medicare/supplemental insurance	\$
Out-of-pocket payments	\$
Dental	\$
Eye doctor/glasses	\$
Other essential expenses	\$
Transportation	
Car payments/auto insurance	\$
Maintenance and fuel	\$
Taxes, registration, etc.	\$
Essential transportation costs	\$
Leisure and hobbies	
Essential spending	\$
Gifts and holidays	\$
Tax considerations	
Charitable contributions	\$
Income tax	\$
Other	\$
Miscellaneous	
	\$
	\$
	\$
	\$
TOTAL ESSENTIAL	\$

Discretionary budget items	Per month
Household expenses	
Home improvement	\$
New purchases	\$
	\$
	\$
	\$
	\$
Meals	
Dining out	\$
Entertaining	\$
	\$
Personal care	
The extras	\$
Products/maintenance	\$
Healthcare	
Other out-of-pocket insurance	\$
	\$
	\$
	\$
	\$
Transportation	
Discretionary travel	\$
Vacations	\$
Upgrades	\$
Other	\$
Leisure and hobbies	
Discretionary spending	\$
Gifts and holidays	\$
Tax considerations	
Charitable contributions	\$
Gifts	\$
Other	\$
Miscellaneous	
	\$
	\$
	\$
	\$
TOTAL DISCRETIONARY	\$