

# My budget worksheet

## Monthly income (after taxes)

Income/salary from all sources	
Investment income	
Dividends, interest, capital gains	
Other income	
<b>Total monthly income</b>	

## Monthly savings

General (include emergency/rainy day fund)	
College/other education	
Retirement	
Other (i.e., house down payment)	
<b>Total monthly savings</b>	

## Monthly expenses

### Home

Mortgage/rent/HOA	
Housecleaning/landscaping	
Electricity/Gas	
Water/Trash/Recycling	
Home phone	
Mobile phone	
Cable/Internet access	
Security	
<b>Total home</b>	

### Personal

New clothes	
Dry cleaning/laundry	
Barbershop/salon	
Hobbies	
Charitable donations (cash)	
Child care	
Pets	
<b>Total personal</b>	

### Food

Groceries	
Dining/take out	
<b>Total food</b>	

### Auto/transportation

Car loan/lease	
Car insurance	
Maintenance	
Public transit	
Parking	
Gasoline	
<b>Total auto/transportation</b>	

### Debt category

Credit cards	
Other loans/lines	
<b>Total other</b>	

### Health

Toiletries	
Cosmetics	
Pharmacy	
Health club	
Medical/dental	
<b>Total health</b>	

### Entertainment /recreation

Movies/shows	
Vacation	
Parties/gifts	
Subscriptions	
Memberships (art, music)	
<b>Total entertainment and recreation</b>	

### Education

Tuition	
Books	
Student loans	
<b>Total education</b>	

**Total monthly expenses**

Total monthly income	
- Total monthly expenses	
<b>= Net cash flow</b>	