

# Budget Worksheet



FEDERAL TRADE COMMISSION  
**consumer.gov**

Use a budget to help pay your bills and save for goals or emergencies.

Use this worksheet to make a budget. Fill in how much money you make. Then fill in your expenses. Subtract your expenses from how much money you make.

MONTH \_\_\_\_\_

YEAR \_\_\_\_\_

## My income this month

Income	Monthly Total
Wages after taxes	\$
Other income (like child support)	\$
<b>Total monthly income</b>	\$

## My expenses this month

	Expenses	Monthly Total
HOUSING	Rent or mortgage	\$
	Insurance (like renter's, homeowner's)	\$
	Utilities (like electricity, gas, water)	\$
	Internet and phone	\$
	Other housing expenses (like property taxes, condo fees)	\$
FOOD	Groceries and household supplies	\$
	Eating out/food delivery	\$
	Other food expenses	\$
TRANSPORTATION	Public transportation	\$
	Taxis/rideshares	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (like oil changes)	\$
	Car insurance	\$
	Car payment	\$
	Other transportation expenses	\$

	Expenses	Monthly Total
HEALTH	Health insurance	\$
	Prescriptions	\$
	Co-pays for doctors' appointments	\$
	Other health expenses	\$
PERSONAL AND FAMILY	Childcare (like daycare, babysitting)	\$
	Child support you pay	\$
	Money you send to family	\$
	Clothing and shoes	\$
	Entertainment (like subscriptions, movies, concerts)	\$
	Travel	\$
	Gym or fitness membership	\$
	Other personal and family expenses (like donations, laundry, haircuts)	\$
	Student loan payment	\$
	Tuition payment	\$
	Other school expenses (like books, supplies)	\$
OTHER	Bank account or credit card fees	\$
	Credit card or other debt payments	\$
	Savings deposits	\$
	Investment contributions	\$
	Other expenses this month	\$
	<b>Total monthly expenses</b>	<b>\$</b>

\$	—	\$	=	\$
Income		Expenses		

- Is your income more than your expenses? Then you have money left to save or spend.
- Are your expenses more than your income? Look at your budget to find expenses to cut.

Read **Making a Budget** at [consumer.gov/yourmoney](https://consumer.gov/yourmoney) to learn more.

