



How Do You Spend Your Money?

Most of us have a limited amount of money to spend each month. Use the budget worksheet below to make good financial decisions.

Expenses		Monthly Total
Home	Rent/mortgage	\$
	Utilities (electricity, gas, etc.)	\$
	Internet/cable/home phone	\$
	Home repairs and maintenance	\$
	Groceries	\$
	Laundry/dry cleaning	\$
Bills	Student loans	\$
	Credit cards	\$
	Car payments	\$
	Insurance (car, homeowners, etc.)	\$
	Cell Phone	\$
Transportation	Public transportation/taxis	\$
	Gas	\$
	Parking	\$
	Car repairs and maintenance	\$
Health	Prescriptions	\$
	Doctor appointments	\$
	Gym membership	\$
Personal	Entertainment	\$
	Gifts/special occasions	\$
	Travel	\$
	Dining out	\$
	Clothing	\$
Misc.		\$
Total Monthly Expenses		\$

Total Monthly Income	\$
- Total Monthly Expenses	- \$
= Total Savings	\$