

# Monthly Budget Worksheet

Track income, expenses, and savings

Month: \_\_\_\_\_

Year: \_\_\_\_\_

## INCOME

amount

Primary salary / wages	\$	_____
Side income / freelance	\$	_____
Investment income	\$	_____
Other income	\$	_____

**TOTAL INCOME** \$ \_\_\_\_\_

## HOUSING (aim for 25-30%)

amount

Rent / Mortgage	\$	_____
Property tax	\$	_____
Home insurance	\$	_____
HOA / Maintenance	\$	_____

**Subtotal** \$ \_\_\_\_\_

## TRANSPORTATION

amount

Car payment	\$	_____
Gas / Fuel	\$	_____
Auto insurance	\$	_____
Parking / Transit	\$	_____

**Subtotal** \$ \_\_\_\_\_

## FOOD

amount

Groceries	\$	_____
Dining out	\$	_____
Coffee / Snacks	\$	_____

**Subtotal** \$ \_\_\_\_\_

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continued

## UTILITIES & SERVICES

amount

Electric / Gas	\$	_____
Water / Sewer	\$	_____
Internet / Phone	\$	_____
Streaming / Subscriptions	\$	_____
<b>Subtotal</b>	\$	_____

## DEBT PAYMENTS

amount

Student loans	\$	_____
Credit card min.	\$	_____
Personal loan	\$	_____
Extra debt payment	\$	_____
<b>Subtotal</b>	\$	_____

## SAVINGS & INVESTING

amount

Emergency fund	\$	_____
401(k) / IRA	\$	_____
Other investments	\$	_____
Savings goal	\$	_____
<b>Subtotal</b>	\$	_____

## MONTHLY SUMMARY

Total Income	\$	_____
Total Expenses	\$	_____
Net Savings (Income - Expenses)	\$	_____

## QUICK RATIOS

Housing ratio (Housing / Income):	_____ %	Target: < 28%
Savings rate ((Savings+Invest) / Income):	_____ %	Target: > 20%
Debt ratio (Debt / Income):	_____ %	Target: < 15%