



Unlock Your Financial Future

USE THIS BUDGET WORKSHEET TO BETTER UNDERSTAND YOUR MONTHLY INCOME AND EXPENSES

MONTH	
INCOME <i>Paychecks, part-time jobs, etc. Remember to use the after-taxes amount</i>	
TOTAL:	
SAVINGS <i>Long-term, short-term, travel fund, birthday and holiday gifts, etc.</i>	
TOTAL:	

EXPENSES	
FIXED EXPENSES <i>Mortgage/rent, car payment, etc.</i>	
TOTAL:	
UTILITIES <i>Electricity, phone, internet, etc.</i>	
TOTAL:	
NECESSITIES <i>Groceries, child care, etc.</i>	
TOTAL:	
OTHER EXPENSES <i>Clothing, eating out, entertainment, memberships, etc.</i>	
TOTAL:	

TOTAL SAVINGS + TOTAL EXPENSES =	OUTGOING TOTAL

INCOME - OUTGOING TOTAL =	FINAL RESULT

How did you do?

If you have money left over, consider putting it into savings. If you came up short, look at your budget and see where you can make adjustments.

TOTAL EXPENSES:	
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