

Monthly Budget Worksheet Sample

Chris Brown is 65 year old retired government worker.

GROSS INCOME - Pension, Social Security, 401K	FEDERAL & STATE TAXES	MONTHLY DISPOSABLE INCOME
\$55,000	\$10,000	\$3,750

Category	Item	Monthly Avg	Goal
Housing	Rent/House Payment	\$1,500	
	Utilities	\$150	
	Maintenance	\$100	
	Furnishings	\$50	
	Telephone-land line	\$100	
Food	Groceries/Household Items	\$300	
Clothing	Clothes, Shoes	\$100	
Transportation	Car Payment & Expenses	\$250	
	Public Transit	\$35	
Personal Care	Laundry/dry cleaning	\$50	
	Personal Care Items	\$40	
Medical Care	Doctor	\$50	
	Dental	\$40	
	Vision	\$15	
	Prescriptions	\$30	
Entertainment	TV/Cable/Satellite	\$100	
	Vacations & Travel	\$100	
	Movies, Sports, Concerts, etc.	\$50	
	Dining Out	\$100	
	Other	---	
Personal	Beauty/Barber, Cosmetics	\$15	
	Other	---	
Miscellaneous	Internet Service/Computer	\$100	
	Cell Phone	\$100	
	Pet Care	\$10	
	Cigarettes/Alcohol	\$5	
	Gifts	\$20	
	Contributions	\$10	
	Savings		
	Other		
TOTAL		\$3,915	
OVERDRAWN		\$165	

Monthly Budget Worksheet: Participant

GROSS INCOME - Pension, Social Security, 401K	FEDERAL & STATE TAXES	MONTHLY DISPOSABLE INCOME

Category	Item	Monthly Avg	Goal
Housing	Rent/House Payment	\$	
	Utilities	\$	
	Maintenance	\$	
	Furnishings	\$	
	Telephone-land line	\$	
Food	Groceries/Household Items	\$	
Clothing	Clothes, Shoes	\$	
Transportation	Car Payment & Expenses	\$	
	Public Transit	\$	
Personal Care	Laundry/dry cleaning	\$	
	Personal Care Items	\$	
Medical Care	Doctor	\$	
	Dental	\$	
	Vision	\$	
	Prescriptions	\$	
Entertainment	TV/Cable/Satellite	\$	
	Vacations & Travel	\$	
	Movies, Sports, Concerts, etc.	\$	
	Dining Out	\$	
	Other	---	
Personal	Beauty/Barber, Cosmetics	\$	
	Other	---	
Miscellaneous	Internet Service/Computer	\$	
	Cell Phone	\$	
	Pet Care	\$1	
	Cigarettes/Alcohol	\$	
	Gifts	\$	
	Contributions	\$	
	Savings		
	Other		
TOTAL		\$3,915	
OVERDRAWN		\$165	

Monthly Budget Expenses – Examples By Category

Category	Item	Examples
Housing	Rent/House Payment	homeowners/renters insurance,
	Utilities	gas, electric, water, garbage
	Maintenance	repairs, painting, cleaning carpets, etc.
	Furnishings	sheets, towels, drapes, pillows, knives
	Telephone	landline or cell
Food	Groceries/Household Items	cleaning items, paper products, etc.
	Meals Outside Home	lunch at work, coffee breaks
Clothing	Clothes, Shoes	
Transportation	Car Payment & Expenses	insurance, registration, gas/oil, repairs. etc
	Public Transit	
Personal Care	Laundry	
	Personal Care Items	shampoo, lotion, toothbrushes, shaver, etc
Medical Care	Doctor	
	Dental	
	Vision	glasses or contacts
	Prescriptions	
Debt to Be Paid	Credit Card, Loans, etc.	
Entertainment	TV/Cable/Satellite	
	Vacations, Travel	
	Movies, Sports, Concerts	
	Dining Out	
	Other	books, magazines, CDs, DVDs, hobbies
Personal	Haircuts, Cosmetics	
	Other	jewelry, manicure
Miscellaneous	Internet Service/Computer	software
	Cell Phone	
	Pet Care	
	Cigarettes/Alcohol	
	Contributions	
	Gifts	
	Other	child support, postage, banking fees, dues