

DEBT-FREE MORMON

FREEDOM FROM WORRY

Monthly Budget Worksheet

Use this form to help you build your monthly budget. This will help you get an idea of how much you are spending, where you are spending it, and where you can make changes to help you save money.

It is not necessary to budget for every item on this worksheet; the categories and items listed are for your reference in helping you create your own personal monthly budget.

*Indicates an item that is not a monthly expense, but something likely to happen throughout the year. If you budget for these things ahead of time, you will have the money needed when they do occur.

Budget for the month of

Category	Monthly Budget	Monthly Actual	Difference	Due Date	Notes
INCOME					
Monthly pay (after taxes)					
Other income					
Alimony or child support received					
Total Monthly Income					
HOUSING					
Mortgage or rent					
Real estate property tax					
Personal property tax					
Homeowner's or renter's insurance					
HOA or Condo fees					
Home Repairs*					
Other					
Total Housing					
UTILITIES					
Electric					
Gas/heating oil					
Water/sewage					
Telephone					
Trash collection					
Cable TV					
Internet provider					
Cell phone					
Other					
Total Utilities					

DEBT-FREE MORMON

FREEDOM FROM WORRY

Monthly Budget Worksheet

HEALTH/MEDICAL					
Medical Insurance					
Dental Insurance					
Doctor*					
Dentist*					
Orthodontist*					
Therapist*					
Eyeglasses/Ophthalmologist*					
Hospital/Emergency*					
Medicine*					
Other					
other					
Total Health/Medical					
TRANSPORTATION					
Car Payments					
Car Insurance					
Car Maintenance/Repair*					
Other transit Costs (Bus, Taxi, etc)					
Gas					
Parking/Tolls					
License/Registration*					
Other					
Total Transportation					
OTHER DEBT (Credit Cards, Loans, Etc)					
Credit Card:					
Balance:					
Credit Card:					
Balance:					
Credit Card:					
Balance:					
Credit Card:					
Balance:					
Credit Card:					
Balance:					
Credit Card:					
Balance:					
Student Loans					

DEBT-FREE MORMON

FREEDOM FROM WORRY

Monthly Budget Worksheet

Student Loans					
Student Loans					
Other loan:					
Other loan:					
Legal Fees					
Alimony/Child Support					
Total Other Debt					
FOOD AND ENTERTAINMENT					
Groceries					
Meals out					
Other food					
Entertainment (movies, etc.)					
Books & Magazines					
Other					
Total Food and Entertainment					
CHILDREN/FAMILY					
Child Care					
School Tuition					
Lunch Money					
School Supplies					
Lessons/Sports					
New Clothing					
Personal Grooming					
Commissions (Allowances)					
Other					
Total Children/Family					
PERSONAL					
Laundry/Dry Cleaning					
Personal grooming					
New Clothing					
Other					
Total Personal					

DEBT-FREE MORMON

FREEDOM FROM WORRY

Monthly Budget Worksheet

SAVINGS/LARGE EXPENSES					
Emergency Fund					
Savings					
Investment contributions					
Gifts (Holiday, Birthday)					
Furniture*					
Electronics*					
Vacation*					
Home downpayment*					
New car*					
other					
Total Savings/ Large Expenses					
Total Monthly Income					
Total Monthly Expenses					
Difference (Should equal 0)					