

# Personal Budget Worksheet



Tracking how much money you bring in and how much you spend is key to achieving financial stability. You can do this with a notebook, a spreadsheet or an app. Pick whichever method works best for you and your lifestyle.

FIXED EXPENSES												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Rent/Mortgage												
Car Payment												
Car insurance												
Gas												
Groceries												
Insurance												
Health Insurance												
Loans												
Credit Cards												
Cable/Internet												
Utilities												
Phone												
Taxes												
Saving												
Cash												
Other												
Other												
Total												

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VARIABLE EXPENSES												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Business exp.												
Medical												
Prescriptions												
Clothing												
Personal Care												
Restaurants												
Movies/music												
Entertainment												
Gifts												
Car Repair												
Other												
Other												
Total												

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INCOME												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Wages												
Self-employment												
Tips												
Other												
Total												

EXPENSES												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Fixed												
Variable												
Total												

BALANCE												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Income Total												
– Expense Total												
Total												