

Complete the following budgeting worksheet, print, and bring it to your meeting with a Certified Financial Counselor.

Budget Worksheet - Average Monthly Expenses

Housing

Rent/Mortgage	\$
Heat/Gas (Annual average divided by 12)	\$
Electricity	\$
Water/Sewer	\$
Cell Phone	\$
Internet	\$
Property Taxes	\$
Household Expenses/Furnishings	\$
Repair/Improvements	\$
Renters/Home Insurance	\$
Sanitation/Garbage	\$

Food

Groceries	\$
Paper/Cleaning Supplies	\$
Dining Out	\$

Transportation

Gas/Fares	\$
Maintenance	\$
Parking	\$
Car Insurance	\$

Personal

Clothing	\$
Medical/Dental/Vision Insurance Out-of-Pocket Medical Costs	\$
Education	\$
Life Insurance	\$
Gifts	\$
Donations	\$
Entertainment (hobbies, movies, concerts, etc.)	\$
Child Care	\$
Vacations	\$
Personal Hygiene/Beauty Supplies	\$
Laundry	\$
Pets	\$
Cable/Satellite TV/Netflix	\$
Other (gym membership, streaming services, subscriptions)	\$
Other	\$

Emergency Savings	\$
Other Savings (retirement, etc.)	+ \$
Monthly Living Expenses	= \$

Using the below form, list what bills that must be paid this month. Add these up to get your bill-paying total. Next, fill in the amount you want to save for long-term goals (retirement, college savings for children), emergency savings, and short-term goals (down payment on home, pay off car loan, family vacation).

Finally, to finish your monthly plan, add what you want to save to the bills that must be paid and subtract this sum from your take home pay for the month. What is left is what is available for spending. Divide that number by 4 to determine your weekly spending allowance for food, gas, haircuts, laundry, entertainment, gifts and clothes.

Bills	Due Date	Payment
Rent/Mortgage		\$
Home Equity LOC or Loan		\$
Personal Loan		\$
Credit Card		\$
Car Loan		\$
Heat/Gas (Annual average divided by 12)		\$
Electricity		\$
Water/Sewer		\$
Cell Phone		\$
Internet		\$
Groceries		\$
Property Taxes		\$
Renters/Home Insurance		\$
Sanitation/Garbage		\$
Car Insurance		\$
Medical/Dental/Vision Insurance		\$
Education (student loan, tuition)		\$
Life Insurance		\$
Child Care		\$
Cable/Satellite TV/Netflix		\$
Gym Membership		\$
Streaming Services/Subscriptions		\$
Subtotal Bills		\$
(i.e. credit cards, home equity loan, car payments, student loans, medical bills)		

Savings Goals

Retirement/Long-Term		\$
Short-Term		\$
Total Savings		\$
Total Bills		+ \$
This Month's Bills & Savings Total:		= \$

Spending Allowance

This Month's Take Home Pay		\$
Minus This Month's Bills and Savings Total		- \$
This Month's Spending Allowance		= \$
(Divide above figure by 4 for weekly		= \$)