

Budget Worksheet

Budget 101

Below are two budget templates you can use. Pick the template that best fits your organization style

Use the following budget to separate your essential, future & past, and extra expenses.

1. **Essential/Current expenses.** These expenses are items you HAVE to have. Items include food, utilities, rent/mortgage, transportation, etc. Write down your expenses, and their cost, under each category. Next to each item, write the words “Essential, Future, or Past.” Categorizing your items will help in building your budget.

Consistent/Constant: Items that cost the same month-to-month (rent, insurance, phone, etc.)

Variable: Items that fluctuate in cost month-to-month (food, clothing, gas, etc.)

2. **Future Expenses:** Items you will use in the future (savings, retirement, emergency fund, etc.)

3. **Everything Else**

Income				
	Frequency	Amount	Monthly Amt	Annual Amt
Income				
Additional Income				
	MONTHLY	TOTAL		
Expenses				
	Frequency	Amount	Monthly Amt	Annual Amt
Housing				
Rent/Mortgage				
Renters/Homeowners Insurance				
HOA (Homeowner Association)				
		TOTAL		
Utilities				
Electricity				
Water				
Sewage				
Gas				
Internet				
		TOTAL		
Transportation				
Car Payment				
Bus/Train Pass				
Car Insurance				
Maintnance				
Gas				
Registration & Taxes				
		TOTAL		
Food				
Groceries				
Eating out				
Extra				
		TOTAL		
Clothing				
Clothes				
		TOTAL		
Medical & Personal Care				
Insurance				
Perscription(s)				
Toiletries				
Laundry				
Memberships (gym, spa, etc)				
Hair				
Pampering (nails, facials, etc)				
Subscriptions (nextflix, disney+,etc)				
		TOTAL		
Additional				
Pets				
Entertainment (movies, hobbies, etc)				
Charity				
Gift				
Miscellaneous				
		TOTAL		
Savings				
Savings				
		TOTAL		
		GRAND TOTAL		

Use this budget to organize your expenses into small categories. This can help with knowing your monthly and annual budget