

# Basic Budgeting Worksheet



## Income

## Savings

Wages, Salaries (after taxes) \_\_\_\_\_ Savings \_\_\_\_\_  
 Per Capita (divide payment by 3 to figure monthly) \_\_\_\_\_ Investments \_\_\_\_\_  
 Other Income \_\_\_\_\_ Subtotal Monthly Savings Amount \_\_\_\_\_  
 Subtotal of Income \_\_\_\_\_

**Spendable Income (income *minus* savings amount) \_\_\_\_\_**

### Housing Expenses

Monthly  
Payments

### Miscellaneous

Monthly  
Payments

|  |                                      |
|--|--------------------------------------|
| Rent or Mortgage _____                                       | Church Tithes & Offerings _____      |
| Utilities (Elec., Phone/Cell, Cable/Sat., Water/Sewer) _____ | Other Charitable Contributions _____ |
| Insurance (set \$ aside each month if paid annually*) _____  | Childcare _____                      |
| Repairs (set \$ aside for future expenses) _____             | School Tuition/Supplies _____        |
| Taxes (set \$ aside if paid annually*) _____                 | Ceremonies/Powwows _____             |
| <b>Total</b> _____   | Medical Bills and Co-Pays _____      |

### Car Expenses

|  |   |
|--|---|
| Loan Payment(s) _____  | Pet Supplies & Vet Exams _____                        |
| Gas _____  | Entertainment, Going Out, Video Rentals _____         |
| Insurance (set \$ aside if paid annually*) _____               | Club Dues (Homeowner's Assoc., Fitness, etc...) _____ |
| Maintenance & Repairs (set \$ aside for future expenses) _____ | Newspaper, Magazine Subscriptions _____               |
| <b>Total</b> _____   | Clothing _____  |

### Debts

|                                 |  |
|---------------------------------|--|
| Creditor #1 _____ Balance _____ | Gifts _____  |
| Creditor #2 _____ Balance _____ | Cash (impulse purchases: coffee, soda, snacks) _____ |
| Creditor #3 _____ Balance _____ | Finance - Check cashing, bank fees _____             |
| Creditor #4 _____ Balance _____ | Other (continue on back if needed) _____             |
| (figure more on back if needed) | <b>Total</b> _____                                   |

### Food

Groceries \_\_\_\_\_  
 Eating out \_\_\_\_\_  
**Total** \_\_\_\_\_

### Tips and Hints

(Set \$ aside each month for annual expenses, such as Ins.)  
 \* annual amt. *divided by* 12 = monthly amt.

### Monthly Expense Totals

Housing (total from above) \_\_\_\_\_  
 Car (total from above) \_\_\_\_\_  
 Debts (total from above) \_\_\_\_\_  
 Food (total from above) \_\_\_\_\_  
 Miscellaneous (total from above) \_\_\_\_\_  
**Total Expenses** \_\_\_\_\_

### Monthly Surplus or Shortage

**Total Spendable Income *minus* Total Expenses** \_\_\_\_\_

negative number = spending too much, adjust spending  
 positive number = spending in control, good job!