

BUDGETING WORKSHEET

A budget is a list of all planned expenses and revenue. It is also a plan for saving and spending. Use this worksheet to plan where you want to spend your money.

Category	Proposed Amount	Actual Amount	Difference
MANDATORY EXPENSES			
Loan Payments			
Credit Card Payments			
Auto (insurance, gas, repair)			
Groceries			
Insurance			
Medical			
Rent			
Tax			
Utilities			
Child Care			
Other			
Other			
Total Mandatory Expenses			
DISCRETIONARY EXPENSES			
Charity			
Clothing			
Entertainment			
Gifts Given			
Household			
Recreation			
Subscriptions			
Vacation			
Other			
Other			
Other			
A. Total Discretionary Expenses			
B. Total Mandatory Expenses			
C. Total Expenses, A + B			
D. Income			
Monthly Cash Surplus, D - C			