

## Unlock your financial future

USE THIS BUDGET WORKSHEET TO BETTER UNDERSTAND YOUR MONTHLY INCOME AND EXPENSES

<b>MONTH</b>	
<b>INCOME</b> <i>Paychecks, part-time jobs, etc.</i> Remember to use the after-taxes amount	
<b>TOTAL:</b>	
<b>SAVINGS</b> <i>Long term, short term, travel fund, birthday and holiday gifts, etc.</i>	
<b>TOTAL:</b>	

<b>EXPENSES</b>	
<b>FIXED EXPENSES</b> <i>Mortgage/rent, car payment, etc.</i>	
<b>TOTAL:</b>	
<b>UTILITIES</b> <i>Electricity, phone, internet, etc.</i>	
<b>TOTAL:</b>	
<b>NECESSITIES</b> <i>Groceries, childcare, etc.</i>	
<b>TOTAL:</b>	
<b>OTHER EXPENSES</b> <i>Clothing, eating out, entertainment, memberships, etc.</i>	
<b>TOTAL:</b>	

TOTAL SAVINGS  
+  
TOTAL EXPENSES =

*This is your*  
**OUTGOING TOTAL**

**INCOME**  
-  
OUTGOING TOTAL =

**How did you do?**  
If you have money left over, consider putting it into savings. If you came up short, look at your budget and see where you can make adjustments.

**TOTAL EXPENSES:**