









Budget Sheet

Use this budget sheet to determine where you spend most of your money, and then make a plan for how to cut back and save more.

Housing 	
Expenses	Monthly Total
Rent or mortgage	
Renter's insurance or homeowner's insurance	
Utilities (electricity, gas, etc.)	
Internet	
Cable	
Phones	
Other housing expenses (property taxes, repairs, etc.)	
Food 	
Groceries and household supplies	
Meals out	
Other food expenses	
Health 	
Medicine	
Health insurance	
Other health expenses (doctor's appointments, eyeglasses, etc.)	
Finances 	
Fees for cashier's checks and money transfers	
Prepaid cards and phone cards	
Bank or credit card fees	
Other fees	

Transportation 	
Expenses	Monthly Total
Public transportation and taxis	
Gas for car	
Parking and tolls	
Car maintenance (oil changes, repairs, etc.)	
Car insurance	
Car loan	
Other transportation expenses	
Personal and Family 	
Money given or sent to family	
Clothing and shoes	
Laundry	
Donations	
Entertainment (movies, amusement parks, etc.)	
Other personal or family expenses	
Other 	
Other payments (credit cards, loans, etc.)	
Other expenses this month	
Retirement 	
IRA	
401(k)	
Other retirement accounts or investments	

Total monthly expenses

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Income		Expenses			