

# Monthly budget worksheet

The first step of building a budget is writing down all your income and expenses. Use this fillable worksheet to see how much you spend each month. It's important that you include all your expenses and income.

Income	Monthly Total
Paychecks (salary after taxes & benefits)	
Other Income	
Other income	
<b>Total Monthly Income</b>	

Expenses	Monthly Total
<b>Savings</b>	
Savings / Emergency fund	
Retirement / Investments	
<b>Housing / living expenses</b>	
Mortgage or rent	
Home or renter's insurance	
Utilities (electric, water, oil & gas)	
Phone, cell & security system	
Trash removal service	
Maintenance	
Other	
<b>Food expenses</b>	
Groceries and household supplies	
Dining out	
School / work lunches	
Other	
<b>Transportation expenses</b>	
Car payment / public transportation	
Gas	
Parking & tolls	
Car maintenance (oil change & repairs)	
Car insurance	
Other (license / taxes)	

Personal / family / school expenses	Monthly Total
Child care / babysitting	
Child support / alimony	
Money sent to family members	
Clothing and shoes	
Toiletries	
Hair cuts / manicures	
Gifts	
Pets	
Laundry / dry cleaning	
School loans / school tuition / fees	
Charitable donations	
Other	
<b>Health expenses</b>	
Medication (OTC and prescription)	
Health insurance	
Doctor's visits	
Life insurance	
Other	
<b>Other loans / credit</b>	
Credit cards	
Personal loans	
Other debts	
<b>Entertainment expenses</b>	
Cable / internet	
Movies / concerts	
Sports fees	
Vacation	
Alcohol / tobacco / lottery	
<b>Total Monthly Expenses</b>	

$$\underline{\text{Monthly Income}} - \underline{\text{Monthly Expenses}} = \underline{\text{Disposable Income or (Deficit)}}$$

If your income is greater than your expenses, you have money left to save or spend. If your expenses are more than your income, look at your budget to find expenses you can reduce. Contact us if we can help!



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