MONTHLY BUDGET WORKSHEET

MONTHLY EXPENDITURES	
Food	$ ______
Rent or mortgage payment	______
Child care	______
Utilities	______
Household maintenance	______
Saving/Investing	______
Retirement savings plan contribution	______
Auto loan payment	______
Auto maintenance	______
Transportation (gas, fares)	______
Income and Social Security taxes	______
Property taxes	______
Clothing	______
Insurance	______
Credit card payments	______
Contributions	______
Entertainment	______
Dues	______
Other	______
TOTAL MONTHLY EXPENDITURES	$ ______

MONTHLY RECEIPTS	
Wages or salary	$ ______
Interest (CDs, savings account, etc.)	______
Dividends (mutual funds, stocks, etc.)	______
Other	______
TOTAL MONTHLY RECEIPTS	$ ______

NET CASH FLOW	
Total Monthly Receipts	$ ______
Total Monthly Expenditures	– ______
MONTHLY NET CASH FLOW*	$ ______

* A positive net monthly cash flow means you have additional money available for saving and investing. If the figure is negative, you need to find ways to trim your monthly expenses, or you won't be able to achieve your financial goals.