

Living Confidently with a Spending Plan





This budget worksheet is designed to help you stay on track with your monthly expenses. It can also help you proactively plan for the month and year ahead.

My income this month

INCOME	MONTHLY TOTAL
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other income (after taxes) for example: child support	\$
Total monthly income	\$

My expenses this month

	EXPENSES	MONTHLY TOTAL
HOUSING	Rent or mortgage	\$
	Utilities (like electricity and gas)	\$
	Internet, cable, and phones	\$
	Other housing expenses (like property taxes)	\$
INSURANCE	Renter's insurance or homeowner's insurance	\$
	Life Insurance	\$
	Disability Insurance	\$
	Automobile Insurance	\$
	Health Insurance	\$
FOOD	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$
TRANSPORTATION	Public transportation and taxis	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (like oil changes)	\$
	Car loan	\$
	Other transportation expenses	\$

		EXPENSES	MONTHLY TOTAL
	HEALTH	Medicine	\$
		Other health expenses (like doctors' appointments and eyeglasses)	\$
	PERSONAL AND FAMILY	Child care	\$
		Child support	\$
		Clothing and shoes	\$
		Laundry	\$
		Donations	\$
		Entertainment (like movies and amusement parks)	\$
		Other personal or family expenses	\$
	FINANCE	Prepaid cards and phone cards	\$
		Bank or credit card fees	\$
		Other fees	\$
	OTHER	School costs (like supplies, tuition, student loans)	\$
		Other payments (like credit cards and savings)	\$
		Other expenses this month	\$
		Total monthly expenses	\$

Expenses

$$\begin{array}{ccccccc}
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 \text{Income} & & & \text{Expenses} & & & &
 \end{array}$$

Is your income greater than your expenses or vice versa? Understanding your monthly cash flow can help you make better financial decisions.

Identify where you can start making small changes today to help yourself toward creating an even better tomorrow.

Visit www.livingconfidently.com

Print Form