

# Personal Budget Worksheet

Tracking how much money you bring in and how much you spend is key to achieving financial stability. You can do this with a notebook, a spreadsheet or an app. Pick whichever method works best for you and your lifestyle.

FIXED EXPENSES												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Rent/Mortgage												
Car Payment												
Car insurance												
Gas												
Groceries												
Insurance												
Health Insurance												
Loans												
Credit Cards												
Cable/Internet												
Utilities												
Phone												
Taxes												
Saving												
Cash												
Other												
Other												
<b>Total</b>												

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VARIABLE EXPENSES												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Business exp.												
Medical												
Prescriptions												
Clothing												
Personal Care												
Restaurants												
Movies/music												
Entertainment												
Gifts												
Car Repair												
Other												
Other												
<b>Total</b>												

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INCOME												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Wages												
Self-employment												
Tips												
Other												
<b>Total</b>												

EXPENSES												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Fixed												
Variable												
<b>Total</b>												

BALANCE												
	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
Income Total												
- Expense Total												
<b>Total</b>												