



Monthly Budget Worksheet

Track every dollar — print monthly and fill in by hand or digitally
Month / Year _____ Take-Home Pay (Monthly) _____

Partner Take-Home (if applicable) _____

HOUSING

ITEM	BUDGETED	ACTUAL
Rent / Mortgage	\$ _____	\$ _____
Property Tax / HOA	\$ _____	\$ _____
Home Insurance	\$ _____	\$ _____
Repairs / Maintenance	\$ _____	\$ _____

INSURANCE & HEALTH

ITEM	BUDGETED	ACTUAL
Health Insurance	\$ _____	\$ _____
Dental / Vision	\$ _____	\$ _____
Medications	\$ _____	\$ _____
Gym / Wellness	\$ _____	\$ _____

UTILITIES

ITEM	BUDGETED	ACTUAL
Electric	\$ _____	\$ _____
Gas / Water / Sewer	\$ _____	\$ _____
Internet / Phone	\$ _____	\$ _____
Streaming / Subscriptions	\$ _____	\$ _____

DEBT PAYMENTS

ITEM	BUDGETED	ACTUAL
Credit Card 1	\$ _____	\$ _____
Credit Card 2	\$ _____	\$ _____
Student Loans	\$ _____	\$ _____
Personal Loan	\$ _____	\$ _____

TRANSPORTATION

ITEM	BUDGETED	ACTUAL
Car Payment	\$ _____	\$ _____
Gas / Fuel	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Maintenance / Parking	\$ _____	\$ _____

SAVINGS & INVESTING

ITEM	BUDGETED	ACTUAL
Emergency Fund	\$ _____	\$ _____
Retirement (401k/IRA)	\$ _____	\$ _____
Investments	\$ _____	\$ _____
Sinking Funds	\$ _____	\$ _____

FOOD

ITEM	BUDGETED	ACTUAL
Groceries	\$ _____	\$ _____
Dining Out	\$ _____	\$ _____
Coffee / Snacks	\$ _____	\$ _____
Meal Delivery	\$ _____	\$ _____
TOTALS:	Total Income:	Total Budgeted:
	\$ _____	\$ _____

PERSONAL & OTHER

ITEM	BUDGETED	ACTUAL
Clothing	\$ _____	\$ _____
Personal Care	\$ _____	\$ _____
Gifts	\$ _____	\$ _____
Entertainment / Hobbies	\$ _____	\$ _____
TOTALS:	Total Actual:	Difference:
	\$ _____	\$ _____