

Monthly Budget Worksheet

Track income and spending for a single month to see where your surplus goes.

Month: _____

Income

Salary & wages (take-home)	\$	_____
Business income	\$	_____
Investment & rental income	\$	_____
Other income	\$	_____
Total Monthly Income	\$	_____

Fixed Expenses

Housing (rent / mortgage)	\$	_____
Utilities	\$	_____
Insurance premiums	\$	_____
Debt payments (loans, cards)	\$	_____
Subscriptions & memberships	\$	_____
Other fixed	\$	_____
Total Fixed Expenses	\$	_____

Variable Expenses

Groceries	\$	_____
Dining & entertainment	\$	_____
Transportation & fuel	\$	_____
Travel	\$	_____
Gifts & charity	\$	_____
Other variable	\$	_____
Total Variable Expenses	\$	_____

Monthly Summary

Total income	\$	_____
Less: total expenses (fixed + variable)	\$	_____
Surplus / (deficit)	\$	_____