

Smart Money Resource

Monthly Budget Worksheet (Printable)

STEP 1: INCOME

Job Income	_____
Retirement / Social Security	_____
Side Income	_____
Other Income	_____
TOTAL INCOME	_____

STEP 2: FIXED EXPENSES

Rent / Mortgage	_____
Utilities	_____
Phone / Internet	_____
Car Payment	_____
Insurance	_____
TOTAL FIXED EXPENSES	_____

STEP 3: VARIABLE EXPENSES

Groceries	_____
Gas / Transportation	_____
Medical / Prescriptions	_____
Entertainment	_____
Personal Spending	_____
TOTAL VARIABLE EXPENSES	_____

STEP 4: MONTHLY SUMMARY

Total Income	_____
Total Expenses	_____
Remaining Balance	_____

STEP 5: FINANCIAL GOALS

Savings Goal	_____
Debt Payoff	_____
Emergency Fund	_____