## Monthly budget worksheet

Activity Sheet 3-5

## INCOME

| Net income from wages (after deductions) | \$ | Other income: | \$ |
| :---: | :---: | :---: | :---: |
| Self-employment income | \$ | Other income: | \$ |
| Government benefits | \$ |  |  |
| TOTAL MONTHLY INCOME: | \$ |  | (A) \$ |
| EXPENSES: |  |  |  |
| Housing expenses |  | Transportation expenses |  |
| Rent or mortgage | \$ | Car | \$ |
| Heat | \$ | Gas | \$ |
| Hydro | \$ | Parking | \$ |
| Cable and Internet | \$ | Public transit | \$ |
| Telephone and cell phone | \$ | Taxicabs | \$ |
| Other: | \$ | Other: | \$ |
| Living expenses |  | Personal expenses |  |
| Food | \$ | Recreation and entertainment | \$ |
| Clothing and laundry | \$ | Eating out | \$ |
| Childcare | \$ | Cigarettes and alcohol | \$ |
| Loan payment | \$ | Personal grooming (clothes, hair) | \$ |
| Credit card payments | \$ | Magazines and newspapers | \$ |
| Prescription drugs | \$ | Gifts and donations | \$ |
| Pets | \$ | Vacation and travel | \$ |
| Other: | \$ | Additional saving goal | \$ |
| TOTAL MONTHLY EXPENSES | \$ |  | (B) \$ |
| OVERALL BALANCE |  |  |  |
| Total Monthly Income (A) |  | \$ |  |
| Subtract Total Monthly Expenses (B) |  | \$ |  |
| $=(-)$ Overspending or (+) Saving |  | \$ |  |

