

Comprehensive Budget Worksheet

Use this comprehensive budget worksheet to plan your monthly income and expenses. Record your sources of income, all types of expenses, and calculate the difference to see your financial standing.

Month: _____ **Year:** _____

Income

Source	Monthly Amount (\$)
Wages after taxes	
Self-employment income	
Other business income	
Rental income	
Investment income (dividends, interest)	
Retirement income (pension, social security)	
Government benefits (unemployment, disability)	
Child support/alimony received	
Other income	

Housing

Expense	Monthly Amount (\$)
Rent or mortgage	
Property taxes	
Homeowner's/renter's insurance	
Utilities (electricity, gas, water)	
Internet and phone	
Home maintenance/repairs	
HOA/condo fees	
Other housing costs	

Food

Expense	Monthly Amount (\$)
Groceries	
Household supplies	
Dining out	
Coffee/snacks	
Meal delivery services	
Other food expenses	

Transportation

Expense	Monthly Amount (\$)
Public transportation	
Rideshares/taxis	
Gas/fuel	
Parking/tolls	
Vehicle maintenance	
Vehicle insurance	
Vehicle loan/lease	
Registration/taxes	
Other transportation costs	

Health & Medical

Expense	Monthly Amount (\$)
Health insurance	
Dental insurance	
Vision insurance	
Medical bills	
Dental bills	
Vision care	
Prescriptions	
Therapies (physical, mental health)	
Other medical expenses	

Personal & Family

Expense	Monthly Amount (\$)
Childcare	
Child support paid	
Elder care	
Clothing	
Haircuts/salon	
Gym/fitness	
Hobbies	
Entertainment/subscriptions	
Travel/vacations	
Gifts/celebrations	
Donations/charity	
Other personal/family expenses	

Education

Expense	Monthly Amount (\$)
Tuition	
School supplies	
Books	
Student loan payments	
Courses/online learning	
Other education expenses	

Savings & Investments

Expense	Monthly Amount (\$)
Emergency fund savings	
Retirement savings	
Investment contributions	
College fund	
Other savings	

Debt Payments

Expense	Monthly Amount (\$)
Credit card payments	
Personal loan payments	
Other debt payments	

Insurance (Non-Health)

Expense	Monthly Amount (\$)
Life insurance	
Disability insurance	
Pet insurance	
Other insurance	

Miscellaneous

Expense	Monthly Amount (\$)
Bank/credit card fees	
Postage/shipping	
Other miscellaneous expenses	

Totals & Summary

Total Monthly Income: _____

Total Monthly Expenses: _____

Difference (Income - Expenses): _____

Tips:

- Track every expense for at least 1 month to see patterns.
- Adjust categories based on your lifestyle.
- Prioritize savings for emergencies and retirement.
- Reduce high-interest debt as quickly as possible.