

Budgeting Worksheet

INCOME: How often do you get paid?	Weekly	Bi-Weekly	Monthly
Take Home Pay (after taxes)	_____	_____	_____
Other Income (if any)	_____	_____	_____
TOTAL INCOME	_____	_____	_____

<i>Next, identify your commitments.</i>	Weekly	Bi-Weekly	Monthly
COMMITMENTS:			
Rent/Mortgage	_____	_____	_____
All Utilities (electric, heat, water, cable/internet, etc.)	_____	_____	_____
Cell Phone	_____	_____	_____
Auto Loan	_____	_____	_____
Personal Loan	_____	_____	_____
Student Loan	_____	_____	_____
Credit Card(s)	_____	_____	_____
Living expenses (food, transportation, etc.)	_____	_____	_____
Emergency fund	_____	_____	_____
Other _____	_____	_____	_____
Other _____	_____	_____	_____
Other _____	_____	_____	_____
TOTAL COMMITMENTS:	_____	_____	_____
TAKE HOME MINUS COMMITMENTS:	_____	_____	_____

Lastly, identify any specific savings goals.

SAVINGS GOALS: Specific goals in the next 12 months? (ie. down payment, electronics, vacation, etc.):

		Amounts to save to reach goals:		
Goal:	Amt. Needed	Weekly	Bi-Weekly	Monthly
Savings #1 _____	_____	_____	_____	_____
Savings #2 _____	_____	_____	_____	_____
Savings #3 _____	_____	_____	_____	_____

EXTRA - AFTER COMMITMENTS & GOALS (per pay): _____