

Personal Budget Worksheet

Income

Source	Monthly Amount
Primary Job	
Secondary Job	
Other Income	
Total Income	

Expenses

Category	Budgeted	Actual
Housing (Rent/Mortgage)		
Utilities (Electric/Gas/Water)		
Groceries		
Transportation		
Insurance		
Healthcare/Medical		
Savings		
Personal/Discretionary		
Debt Payments		
Other		
Total Expenses		

Summary

	Monthly Amount
Total Income	
Total Expenses	
Balance (Income - Expenses)	

Important Notes

- Fill in all applicable fields for an accurate overview of your financial status.
- Review and update your worksheet regularly to track spending habits.
- Always compare budgeted and actual expenses to identify potential savings.
- Maintaining a positive balance can help achieve financial goals and avoid debt.
- Keep this document for your records and use it for monthly budgeting reviews.

