

Budget Worksheet

You want one simple place to write down what you earn, what you spend, and what's left over.

Monthly Income

Income Source	Before Tax	After Tax

Fixed Expenses

Expense	Monthly Amount

Variable Expenses

Expense	Monthly Amount

Debt Payments

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Creditor

Monthly Payment

Your Monthly Total

Total Income

Total Expenses (Fixed + Variable + Debt)

Monthly Gap or Surplus

General-purpose template — not a substitute for financial or legal advice.

How to Use This Budget Worksheet

When to Use It

You want one simple place to write down what you earn, what you spend, and what's left over.

Step-by-Step

1. Fill in your income first, then work through your expenses category by category.
2. Add up your totals and see your monthly gap or surplus.
3. Revisit it every month — your budget should change as your situation does.

Related guide: **DIY Debt Payoff guide** — <https://www.reliefguardian.com/debt-solutions/diy-debt-payoff>

This resource is for general educational purposes and is not legal, financial, or tax advice.