



Monthly Budget Worksheet

A simple two-step worksheet to see exactly where your money is going each month.

Step 1: List Your Monthly Income

Income Source	Monthly Amount	
Primary job / salary	\$	
Side income	\$	
Other	\$	
Total Income	\$	

Step 2: List Your Monthly Expenses

Expense Category	Monthly Amount	
Housing (rent/mortgage)	\$	
Utilities	\$	
Groceries	\$	
Transportation	\$	
Insurance	\$	
Debt payments (minimums)	\$	
Subscriptions	\$	
Childcare	\$	
Other essentials	\$	
Discretionary spending	\$	
Total Expenses	\$	

Step 3: Do the Math

Total Income – Total Expenses = Your Monthly Surplus (or Shortfall)

A consistent shortfall — or a surplus too small to make progress on debt — is a sign it may be time to explore debt relief, consolidation, or credit counseling options.

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