BUDGETING TOOL
ReliefGuardian

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.