

## Budget and Spending Worksheet

Sample worksheet to help plan expenses and record the actual amounts spent each month.

I. Fixed Expenses	January		February		March		April		May		June		July		August		September		October		November		December		Total 12 Months			
	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual		
Insurance																												
Life																												
Car																												
Health																												
Property																												
Other																												
Taxes																												
Licenses																												
Rent or mortgage																												
Utilities																												
Credit commitments																												
Savings																												
Emergency																												
Vacation																												
Education																												
Other																												
<b>Total fixed expenses</b>																												

What's left for other expenses? \$ \_\_\_\_\_ - \_\_\_\_\_ = \$ \_\_\_\_\_  
Expected annual take-home income      Minus      Planned fixed expenses for year      Remaining income  
 (to be allocated among the flexible expenses)

II. Flexible Expenses	January		February		March		April		May		June		July		August		September		October		November		December		Total 12 Months			
	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual		
Food																												
Clothing																												
Personal care																												
Recreation																												
Contributions																												
Transportation																												
Medical care																												
Household operation																												
Home furnishings, equipment																												
Education																												
Gifts																												
Other																												
<b>Total flexible expenses</b>																												

Total flexible expenses (12 months) \$ \_\_\_\_\_