### Your Money Makeover: Budgeting Worksheet

**INCOME**

**Total Monthly Gross Income**  
- Taxes, Health Ins. & Other Payroll Deductions  
- Savings, 401K, etc.  

**Total Monthly ‘Spendable’ Income**  

$________________

**EXPENSES**

**HOUSING EXPENSES**

- **Rent or Mortgage**  
- **Utilities**  
- **Insurance**  
- **Repairs**  
- **Taxes**  

**Total**

$__________

**CAR EXPENSES**

- **Loan Payment(s)**  
- **Gas**  
- **Insurance**  
- **Maintenance & Repairs**  

**Total**

$__________

**DEBTS**

- Creditor #1  
- Creditor #2  
- Creditor #3  
- Creditor #4  

**Total**

$__________

**MISCELLANEOUS**

- **Church Tithes & Offerings**  
- **Other Charitable Contributions**  
- **Groceries, Lunches, Meals Out**  
- **Childcare**  
- **School Tuition/Supplies**  
- **Medical Bills and CoPays**  
- **Prescription Medicines**  
- **Pet Supplies & Vet Exams**  
- **Entertainment, Cable, Video Rentals**  
- **Club Dues**  
- **Newspaper, Magazine Subscriptions**  
- **Clothing**  
- **Haircuts**  
- **Gifts**  
- **Cash**  
- **Other**  

**Total**

$__________

**MONTHLY EXPENSE TOTALS**

- **Housing**  
- **Car**  
- **Debts**  
- **Miscellaneous**  

**Total Expenses**

$__________

**MONTHLY SURPLUS OR SHORTAGE**  

$__________

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**Set money aside each month for annual expenses**

- Homeowner’s Association, Fitness, etc.

**Set money aside each month for future and/or unexpected expenses**

- Total Spendable Income minus Total Expenses

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**Dupaco**