



# Budget Worksheet

Understanding where your money is going is an important step on your journey to being happy, healthy, and financially wise for life. Input all of your income sources and expenses below to start taking control of your future.

CATEGORY	ITEM	MONTHLY \$	REVISED \$
Income	Paychecks (after taxes & deductions), Social Security, Pensions		
Income	Child Support / Alimony		
Income	Other (dividends, gifts, etc.)		
<b>TOTAL +</b>	<b>TOTAL INCOME</b>		
Living	Rent / Mortgage		
Living	Renters / Home Insurance		
Living	Property Tax		
Living	Utilities (electric, gas/oil, water/sewer, phone, internet, cable)		
Living	Personal Care (prescriptions, clothes, hair, etc.)		
Living	Child Care		
Living	Other (entertainment, subscriptions, gym, hobbies, etc.)		
Food	Groceries, Household Supplies		
Food	Dining Out		
Food	Miscellaneous		
Transportation	Car Payment		
Transportation	Car Insurance, Taxes		
Transportation	Gas, Parking, Tolls		
Transportation	Lyft, Uber, Taxi, Bus Fare		
Transportation	Car Repairs, Maintenance		
Financial	Savings		
Financial	Credit Cards		
Financial	Student Loans		
Financial	Personal Loans		
Financial	Other (church, charity, etc.)		
<b>TOTAL -</b>	<b>TOTAL EXPENSES</b>		
<b>BUDGET TOTAL</b>	<b>TOTAL (INCOME - EXPENSES)</b>		

## Need some help?

Visit [bayportcu.org/learn](http://bayportcu.org/learn) to access financial tips, coaching, and more resources. We're here for you!

**OVER BUDGET?**

Cut back expenses where you can.

**UNDER BUDGET?**

Add that extra money to your savings or use it to pay down debt.