## **MONTHLY BUDGET WORKSHEET**

## WHAT CAUSES SPENDING LEAKS?

Be honest with yourself...use the actual monthly expenses list to identify spending leaks and begin exploring ways to plug them based on your anticipated monthly income.

ΙΝCOME	MONTHLY AMOUNT
Loans/Refund	
Work	
Family support	
Other	
Anticipated Mo	nthly Income:

Expenses	MONTHLY AMOUNT
Housing [rent + utilities]	
Credit Card(s)	
Other Loans	
Medical Expenses [doctor visits, prescriptions, insurance, etc.]	
Food and Beverages [groceries, eating out, etc.]	
Transportation [car payment, insurance, gas, repairs, etc.]	
Clothing [work attire, day-to-day wear, shoes, etc.]	
Cell Phone	
Television [cable, internet, streaming, etc.]	
Entertainment/Social	
Personal Care [toiletries, haircut, etc.]	
Pets [vet visits, food, etc.]	
Gifts [birthdays, holidays, etc.]	
Other Expenses	
Total Monthly Expenses:	

Monthly Income – Monthly Expenses:



Adapted from www.CashCourse.org