Monthly line item budget worksheet.

Keep a close eye on your spending each month to use past spending to guide your future budget. List out your top categories and allocate a certain budget for each. This close tracking will help you spot trends, habits and adjust your saving and spending as needed.

Income

List out your monthly income here, including any paychecks (post-tax), interest earned and additional income (investments, real estate, inheritances, etc.).

Source	Amount
Paycheck(s)	
Interest	
Total monthly income	

Monthly totals

Source Amount

Monthly income

Predicted monthly expenses

Tota

Home

List out all known (mortgage/rent, insurance) and expected home expenses (utilities, renovations).

Amount

Description

Mortgage/rent	
Electric	
Water	
Gas	
Insurance	

Savings

Input your planned contributions to savings account(s), investments, retirement funds and any other investment or savings accounts.

Description

Amount

Description	Amount
Savings	
Interest	
Retirement	
Investment	
Total	

Debt

Track any planned payments for loans or other debts (home, auto, education).

Description	Amount
Auto loans	
Home loans	
Student loans	
Total	
Total	

Total

Everyday life includes a lot of spending. Do your best to map out top categories (education, pets, childcare, groeries) and what you expect to spend.

Amount

Description

Grocery shopping

Clothes shopping

Babysitter

Takeout School payment

Daily living expenses

Health & wellness

Map out all medical and wellness expenses you may encounter throughout the month (doctor visits, prescriptions, insurance).

Leisure & hobbies

Set a budget for what you'll spend on entertainment and social activities (concerts, parties, subscription services) this month.

Description	Amount	Description	Amount
Medical treatment		Movie tickets	
Prescriptions		Subscriptions	
Health insurance		Hosting expenses	
Gym membership			
Mental health			
Total		Total	

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TransportationRecord all anticipated transportation spending (car payments, public transportation, registration) for the month.

Description	Amount
Public transit pass	
Car payment	
Auto insurance	
Taxi/Uber/Lyft	
Total	

Notes



Total