

# BUDGET PLANNING WORKSHEET

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MONTH \_\_\_\_\_

<b>INCOME</b>	\$	-
<b>EXPENSES</b>	\$	-
<b>NET</b>	\$	-

A budget is telling your money where to go instead of wondering where it went.

CATEGORY	PROJECTED SUBTOTAL
<b>Savings (10-15%)</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Emergency Fund (3-6 Months)	
Retirement	
<b>Giving</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Tithing	
Charitable Contributions	
<b>Housing (25-35%)</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Mortgage / Rent	
Taxes / Fees	
Maintenance	
<b>Utilities (5-10%)</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Gas	
Electric	
Water	
Garbage	
Cable/Internet	
Phone	
<b>Food (5-15%)</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Groceries	
Eating Out	
Coffee Shops	
<b>TRANSPORTATION</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
<b>S</b> Car Pymt/Replacement	
Gas	
Oil	
Repairs & Tires	
License & Registration	
Parking	

CATEGORY	PROJECTED SUBTOTAL
<b>Health &amp; Wellness</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Doctor Visits	
Gym / Group Classes	
Prescriptions	
Vitamins	
<b>Insurance</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Health Insurance	
Dental Insurance	
Vision Insurance	
Auto Insurance	
Homeowners/Renters Insurance	
ID Theft Insurance	
<b>Debt</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Student Loans	
Credit Card #1 _____	
Credit Card #2 _____	
<b>Personal</b>	<b>\$0.00</b>
<b>SUBTOTALS</b>	
Personal Development	
Cosmetics/Toiletries	
Hair	
Clothing (2-7%)	
Laundry/Dry Cleaning	
Household Supplies	
Gifts	
Entertainment	
<b>S</b> Vacation and Travel	
Discretionary	

**S** Sinking fund = Putting \$ aside each month to pay the expense in full when it next comes.