

## Budget Worksheet

Month:	Planned Amount	Actual Amount	Difference
<b>Income (after taxes)</b>			
Employment	\$	\$	\$
Other			
Other			
<b>(A) Total Income</b>	\$	\$	\$
<b>Savings</b>			
Savings - Emergency	\$	\$	\$
Savings for:			
Savings for:			
<b>(B) Total Savings</b>	\$	\$	\$
<b>Fixed Expenses</b>			
Rent or Mortgage (PITI)	\$	\$	\$
Auto Loan			
Auto Insurance			
Other			
Other			
Other			
Other			
Other			
<b>(C) Total Fixed Expenses</b>	\$	\$	\$
<b>Flexible Expenses</b>			
Phone	\$	\$	\$
Heating			
Cable/Internet			
Food			
Gas/Auto Maintenance			
Clothing			
Entertainment			
School			
Other			
Other			
<b>(D) Total Flexible Expenses</b>	\$	\$	\$
<b>(E) Total Expenses</b> Savings plus other expenses (B + C + D)	\$	\$	\$
<b>(F) Disposable Income</b> Income minus total expenses (A - E)	\$	\$	\$
<b>(G) Debt Ratio</b> Expenses without savings, divided by income [(C + D) / A]	%	%	%