

# Monthly Budget Worksheet

Keesler Federal Credit Union wants to help you track your expenses and build a monthly budget. Use the following worksheet for at least two or three consecutive months. This will give you a sense of where you are spending your money and changes you can make to improve your situation, if necessary. A Keesler Federal financial counselor can help you get started. Call us at 1-888-KEESLER (533-7537).

## Budget for the month of \_\_\_\_\_

Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>Income</b>				
Monthly pay (after taxes)				
Alimony or child support received				
Other income				
<b>Total Monthly Income</b>				
<b>EXPENSES: Housing</b>				
Mortgage or rent				
Real estate property tax				
Personal property tax				
Homeowner's or renter's insurance (incl. flood and wind/storm)				
Homeowner's association or condo fees				
<b>Total Housing Expenses</b>				
<b>EXPENSES: Utilities</b>				
Electric				
Gas/heating oil				
Water/sewage				
Telephone				
Trash collection				
Cable TV				
Internet provider				
Cell phone				
<b>Total Utility Expenses</b>				

Complete all fields that apply. If you are having trouble paying your mortgage or other bills, reach out to a HUD-certified housing counselor at (888) 995-HOPE. Housing counselors can help you contact and work with your lender to get help with your mortgage, and also provide free budget and credit advice.

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**Budget for the month of** \_\_\_\_\_

Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>EXPENSES: Health/Medical</b>				
Medical insurance				
Dental insurance				
Doctor/lab*				
Dentist*				
Orthodontist*				
Therapist*				
Eyeglasses/ophthalmologist*				
Hospital/emergency*				
Medicines*				
Other				
<b>Total Health/Medical Expenses</b>				
<b>EXPENSES: Transportation</b>				
Car payments				
Car insurance				
Car maintenance/repair*				
Mass transit costs				
Gas				
Parking/tolls				
Tags/inspection*				
<b>Total Transportation Expenses</b>				
<b>EXPENSES: Credit Cards, Loans, OE</b>				
Credit Card: Balance:				
Credit Card: Balance:				
Credit Card: Balance:				
Student Loans				
Legal Fees				
Alimony/child support paid				
<b>Total Credit Card/Loan/Other</b>				

\*Expenses that you can budget for, so you have money saved to pay for unplanned or annual bills. These expenses are not monthly bills but expenses likely to occur throughout the year. Budget and save a set amount for each that might apply to you so you have the extra money to pay these bills.

# Monthly Budget Worksheet

**Budget for the month of** \_\_\_\_\_

Category	Monthly Budget	Monthly Actual	Difference	Notes
<b>EXPENSES: Food and Entertainment</b>				
Groceries				
Meals out				
Entertainment (movies, etc.)				
Hobbies				
<b>Total Food and Entertainment</b>				
<b>EXPENSES: Children</b>				
Child care				
School tuition				
Lunch money				
School supplies				
Lessons/sports				
New clothing				
Personal grooming				
Allowances				
Other				
<b>Total Child Expenses</b>				
<b>EXPENSES: Personal</b>				
Dry cleaning/laundry				
Personal grooming				
New clothing				
<b>Total Personal Expenses</b>				
<b>EXPENSES: Savings/Large Expenses</b>				
Monthly savings deposit				
Gifts (holiday, birthday)*				
House maintenance/ repairs*				
Furniture*				
Church/charity*				
Vacation*				
<b>Total Savings/Large Expenses</b>				
<b>TOTAL MONTHLY INCOME</b>				
<b>TOTAL MONTHLY EXPENSES</b>				
<b>DIFFERENCE</b>				

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