



BUDGETING WORKSHEET

It takes a while to form a habit. Use this worksheet to plan out your monthly budget to get your finances on track and make good money management a part of your daily life.

To help yourself stay on track, set some short- and long-term goals for your budget. Want to buy a new couch? A car? A house? Writing down these goals and checking up on them can help you stay motivated to save more and spend less.

MONTHLY INCOME

Paychecks (what you actually bring home after taxes and other deductions)	\$
Other Income (support from family, government benefits after taxes)	\$
TOTAL MONTHLY INCOME:	\$

MONTHLY EXPENSES

Savings*	\$
Rent/Mortgage	\$
Renter's or Homeowner's Insurance	\$
Utilities (ex: gas, electric)	\$
Internet, Cable, Phone, Cell Phone	\$
Other Housing Expenses (ex: property taxes)	\$
Dorm/Housing Costs	\$
Cell Phone	\$
Other Housing Expenses	\$
Meal Plan (if applicable)	\$
Groceries & Household Supplies (ex: paper towels, cleaning supplies)	\$
Toiletries (ex: soap, shampoo)	\$
Laundry	\$
Car Payment	\$
Car Insurance	\$
Car Maintenance (ex: oil changes)	\$
Car Fuel	\$
Public Transportation (ex: bus, commuter rail, taxis)	\$
Other Transportation Costs (ex: parking, tolls)	\$



MONTHLY EXPENSES (cont.)

Health Insurance (for you and/or family)	\$
Medicine (for you and/or family)	\$
Child Costs (ex: daycare, child support payments)	\$
Money Sent Home to Family	\$
Clothing/Shoes (for you and/or family)	\$
Self-Care (ex: haircuts for you and/or family)	\$
Tuition	\$
Fees	\$
Books	\$
School Supplies (ex: thumb drives, notebooks)	\$
Student Loans (if any require payment while still in school)	\$
Other School Costs	\$
Club or Extracurricular Fees (ex: sorority/fraternity dues, club fees)	\$
Entertainment (ex: movies)	\$
Travel (ex: bus, train, or plane tickets to visit friends or family)	\$
Eating Out (ex: coffee stops, pizza shops)	\$
Pampering (ex: extra haircuts or colors, manicures)	\$
"Fun" Money (money set aside to shop or spend as you'd like)	\$
Charitable Donations (ex: churches, non-profits)	\$
Credit Card Payments	\$
Personal or Payday Loan Payments	\$
Fees for Cashier's Checks and Money Transfers	\$
Prepaid Credit or Phone Cards (and related fees)	\$
Financial Institution Fees (ex: checking account fees, ATM fees)	\$
Other Fees and/or Debts	\$
Other Expenses	\$
Other Expenses	\$
TOTAL MONTHLY EXPENSES:	\$

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TOTAL MONTHLY INCOME		TOTAL MONTHLY EXPENSES		SURPLUS OR DEFICIT



If you have a surplus, consider increasing your savings. If you have a deficit, you will need to make some cuts to balance your budget.

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