

Budgeting Worksheet

Use this worksheet to track your expenses and figure out how much money you have left over each month to put toward building your savings, paying down debt, or making large purchases.

Visit my.aarpfoundation.org to discover tips for securing the essentials, including saving on household expenses, earning extra income, help finding employment, and resources for helpful assistance programs.

MONTHLY INCOME Total the amount you earn each month.

Take-home pay	\$
Partner's take-home pay	\$
Side hustle or gig work income	\$
Social Security income	\$
Partner's Social Security income	\$
Interest/Dividends	\$
Investments	\$
Any reimbursements (SNAP, Medicare Savings Programs, etc.)	\$
Other	\$
TOTAL MONTHLY INCOME	\$

MONTHLY EXPENSES Total the amount you spend each month.

HOUSING		INSURANCE	
Mortgage payment	\$	Health (Medical, Vision, Dental)	\$
Property taxes*	\$	Homeowners/Renters	\$
Association dues	\$	Life	\$
Rent	\$	Car	\$
Interest	\$	DEBT	
Utilities (gas, electricity, water, sewage, etc.)	\$	Loan payment(s)	\$
Internet	\$	Credit card payment(s)	\$
Cable/Streaming	\$	PERSONAL	
Telephone/Cell phone	\$	Caregiving/Child care	\$
		Prescription drugs	\$
FOOD		Pet supplies	\$
Groceries	\$	Entertainment	\$
Dining out	\$	Clothing	\$
TRANSPORTATION		Savings	\$
Gas	\$	Other	\$
Public transit fare	\$		
Parking	\$	TOTAL MONTHLY EXPENSES	\$

TOTAL MONTHLY INCOME	\$
TOTAL MONTHLY EXPENSES	\$
TOTAL LEFT OVER (Subtract Total Income From Expenses)	\$

*Your property tax payment may be part of your mortgage payment and listed on your mortgage statement.