

Monthly Expenses / Budget Worksheet

Instructions

1. Add income in cells highlighted in light green
2. Add expenses in cells highlighted in light blue
- Expenses: Fixed costs and Debt Payments
3. Add investments and saving goals in cells highlighted in light orange
4. Add mindful spending in cells highlighted in light yellow
5. Do not add anything in cells highlighted in light grey



| INCOME | ACTUAL |
|---------------------------------|--------|
| Pay check 1 | |
| Pay check 2 | |
| Side Job (optional) | |
| Partner check 1 (optional) | |
| Partner check 2 (optional) | |
| Partner other Income (optional) | |
| TOTAL INCOME | |

| DEBT PAYMENTS(10% of Income) | ACTUAL |
|------------------------------|--------|
| Car Loans | |
| Medical bills | |
| Credit Cards | |
| Personal Loans | |
| Student Loans | |
| INVESTMENTS TOTAL | |

| FIXED COSTS(60% of Income) | ACTUAL |
|----------------------------------|--------|
| Mortgage/Rent | |
| Utilities - Gas | |
| Utilities - Water | |
| Utilities - Electricity | |
| Utilities - Cable | |
| Utilities - Internet | |
| Insurance - Auto | |
| Insurance - Home/Renters | |
| Insurance - Medical | |
| Payments - Cell phone | |
| Payments - Child Care | |
| Food | |
| Gas / Toll | |
| Subscriptions - Gym | |
| Subscriptions - Netflix | |
| Subscriptions - Hulu | |
| Subscriptions - Amazon | |
| Subscriptions- Meal services | |
| Other (anything else not listed) | |
| Other (anything else not listed) | |
| Other (anything else not listed) | |
| Other (anything else not listed) | |
| Other (anything else not listed) | |
| FIXED COSTS TOTAL | |

| INVESTMENTS(10% of Income) | ACTUAL |
|----------------------------|--------|
| Mutual Funds | |
| Stocks | |
| Crypto | |
| Real Estate | |
| Other | |
| Other | |
| INVESTMENTS TOTAL | |

| SAVINGS GOALS(8% of Income) | ACTUAL |
|-----------------------------|--------|
| Emergency Fund | |
| Children's accounts | |
| Gifts | |
| Vacation / Travel | |
| INVESTMENTS TOTAL | |

| MINDFUL SPENDING(12% of Income) | ACTUAL |
|---------------------------------|--------|
| Dining out | |
| Movies | |
| Party /drinks | |
| Anything you want | |
| Anything you want | |
| Anything you want | |
| INVESTMENTS TOTAL | |