

Spending & Saving Budget Sheet

You can create your own spending and saving plan using the blank one below. Use this resource to determine if you need to adjust your income and/or expenses to better meet your financial goals.

		Pay Period			
INCOME	Net (Take-Home) Pay Job 1				
	Net (Take-Home) Pay Job 2				
	Net Self-Employment Income				
	Public Benefit 1:				
	Public Benefit 2:				
	Public Benefit 3:				
	Public Benefit 4:				
	Interest				
	Dividends				
	Child Support				
	Alimony				
	Gifts				
	Other:				
	Other:				
SAVINGS	Saving Toward:				
	Saving Toward:				
	Saving Toward:				
	Saving Toward:				
EXPENSES	Rent/Mortgage Payment				
	Property Taxes/Insurance				
	Home Repairs				
	Furniture Replacement				
	Home Cleaning/Laundry				
	Water				
	Electric				
	Gas				
	Trash Collection				
	Telephone				
	Internet				
	Cable/Satellite/TV Services				
	Vehicle Payment				
	Vehicle Payment 2				
	Vehicle Insurance				
	Vehicle Repair				
	Vehicle Gas				
	Vehicle License and Taxes				
	Public Transportation				

EXPENSES	Health Insurance (portion not covered by employer or taken out of gross pay)				
	Life Insurance				
	Disability Insurance				
	Medications				
	Other Healthcare Expenses				
	Personal Care Attendant				
	Eldercare				
	Childcare/Child Support				
	Alimony				
	Groceries and Household				
	Eating Out or Take-Out				
	Service Animal Expenses				
	Pet Care				
	Clothing				
	Personal Expenses				
	Personal Care Items				
	School Supplies				
	School Tuition				
	Subscriptions				
	Organization Dues				
	Entertainment				
	Gifts				
Charitable Contributions					
Other:					
Other:					
Other:					
DEBTS	Student Loan Payments				
	Credit Card Debt Payments				
	Personal Loan Payments				
	Other:				
	Other:				
Other:					

To compare your **Total Net Income** to your **Total Expenses** for each **Pay Period**:

Total Net Income (all items from the **Income** category) – **Total Expenses** (all items from the **Savings**, **Expenses**, and **Debts** categories) = **Difference**

ITEM	AMOUNT			
	PAY PERIOD 1	PAY PERIOD 2	PAY PERIOD 3	PAY PERIOD 4
Total Net Income (all items from the Income category for specified Pay Period)				
Total Expenses for Pay Period _____ (all items from the Savings , Expenses , and Debts categories for specified Pay Period)				
Difference (Total Net Income from Pay Period _____ minus Total Expenses from Pay Period _____)				