

Basic Budgeting Worksheet



Salt River Financial Services

Income

Savings

Wages, Salaries (after taxes) _____

Savings _____

Per Capita (divide payment by 3 to figure monthly) _____

Investments _____

Other Income _____

Subtotal Monthly Savings Amount _____

Subtotal of Income _____

Spendable Income (income *minus* savings amount) _____

Housing Expenses

Monthly
Payments

Miscellaneous

Monthly
Payments

Rent or Mortgage _____

Church Tithes & Offerings _____

Utilities (Elec., Phone/Cell, Cable/Sat., Water/Sewer) _____

Other Charitable Contributions _____

Insurance (set \$ aside each month if paid annually*) _____

Childcare _____

Repairs (set \$ aside for future expenses) _____

School Tuition/Supplies _____

Taxes (set \$ aside if paid annually*) _____

Ceremonies/Powwows _____

Total

Medical Bills and CoPays _____

Car Expenses

Prescription Medicines _____

Loan Payment(s) _____

Pet Supplies & Vet Exams _____

Gas _____

Entertainment, Going Out, Video Rentals _____

Insurance (set \$ aside if paid annually*) _____

Club Dues (Homeowner's Assoc., Fitness, etc...) _____

Maintenance & Repairs (set \$ aside for future expenses) _____

Newspaper, Magazine Subscriptions _____

Total

Clothing _____

Debts

Haircuts _____

Creditor #1 _____ Balance _____

Gifts _____

Creditor #2 _____ Balance _____

Cash (impulse purchases: coffee, soda, snacks) _____

Creditor #3 _____ Balance _____

Finance - Check cashing, bank fees _____

Creditor #4 _____ Balance _____

Other (continue on back if needed) _____

(figure more on back if needed)

Total _____

Total

Food

Groceries _____

Eating out _____

Total

Tips and Hints

(Set \$ aside each month for annual expenses, such as Ins.)

* annual amt *divided by* 12 = monthly amt.

Monthly Expense Totals

Housing (total from above) _____

Car (total from above) _____

Debts (total from above) _____

Food (total from above) _____

Miscellaneous (total from above) _____

Total Expenses _____

Monthly Surplus or Shortage

Total Spendable Income *minus* Total Expenses _____

negative number = spending too much, adjust spending

positive number = spending in control, good job!