

# Income and Expenses Worksheet

## Guide for Creating a Budget

### My Income

Wages \$ \_\_\_\_\_  
Public Assistance/Child Support \$ \_\_\_\_\_  
Alimony \$ \_\_\_\_\_  
Interest/Dividends \$ \_\_\_\_\_  
Social Security \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

### My Expenses

#### Fixed Expenses

Rent/Mortgage \$ \_\_\_\_\_  
Property Taxes & Insurance \$ \_\_\_\_\_  
Trash Collection \$ \_\_\_\_\_  
Car Payment(s) \$ \_\_\_\_\_  
2nd Car \$ \_\_\_\_\_  
3rd Car \$ \_\_\_\_\_  
Car Insurance Payment(s) \$ \_\_\_\_\_  
2nd Car \$ \_\_\_\_\_  
3rd Car \$ \_\_\_\_\_  
Other Misc. Loan Pymts \$ \_\_\_\_\_  
Health Insurance \$ \_\_\_\_\_  
Day/Elder Care \$ \_\_\_\_\_

#### Fixed Expenses

Savings \$ \_\_\_\_\_  
Gas (for Home) \$ \_\_\_\_\_  
Electricity \$ \_\_\_\_\_  
Water \$ \_\_\_\_\_  
Home Phone \$ \_\_\_\_\_  
Cell Phone \$ \_\_\_\_\_  
Food (Grocery) \$ \_\_\_\_\_  
Dining Out \$ \_\_\_\_\_  
Transportation (Gas) \$ \_\_\_\_\_  
Monthly Car Maintenance \$ \_\_\_\_\_  
Education (Student Loans) \$ \_\_\_\_\_  
Other Personal Expenses \$ \_\_\_\_\_  
Other Personal Expenses \$ \_\_\_\_\_

**Total Monthly Income** \$ \_\_\_\_\_

**Total Monthly Expense** \$ \_\_\_\_\_

\*Remember to plan for income and expenses that do not occur on a monthly basis.

NELCDC form created based upon the FDIC Money Smart, Money Matters Curriculum

