Budget Worksheet

Manualita			
	Monthly		
	Budget	Actual	
Category	Amount	Amount	Difference
Income:			
wages			
bonuses			
interest			
capital gains			
dividends			
misc.			
TI Inflows			
Expenses:			
rent/mortgage			
utilities			
cable			
phone			
household			
car			
gas/oil			
auto maint.			
other transport			
child care			
auto ins.			
other ins.			
entertainment			
groceries			
toiletries			
clothing			
eating out			
gifts/donations			
•			
healthcare			
hobbies			
interest			
news/reading			
taxes			
pets			
misc.			
TI Outflows			
-			
Net Income			
(income less expens	ا دو)	l	I

(income less expense)

If an expense is incurred more or less often than monthly, convert it to a monthly amount when calculating the monthly budget amount. For instance, auto expense that is billed every six months would be converted to monthly by dividing the six month premium by six.