Monthly Budget Worksheet

Find the extra you can put toward debt

Use take-home pay (after taxes). Paid every two weeks? Multiply one paycheck by 26 and divide by 12. Weekly: by 52 and divide by 12. Twice a month: by 2. Whatever is left at the bottom is what you can add to your debt payments.

1. Money in each month

Take-home pay	$
Other income	$
Total money in	$

2. Needs

Rent or mortgage	$
Utilities, phone and internet	$
Groceries	$
Transportation (gas, transit, car insurance)	$
Other insurance and medical	$
Childcare and other needs	$
Total needs	$

3. Minimum debt payments

Total of all minimums (from My Debt List)	$

4. Wants

Eating out	$
Subscriptions	$
Fun, shopping and other	$
Total wants	$

5. Savings

Emergency fund and other savings	$

6. Left over = extra for debt

Total money in minus totals 2, 3, 4 and 5	$