

MONTHLY BUDGET ANALYSIS

There is an advantage to knowing exactly where your dollars are going each month. Take a comprehensive look at your monthly spending habits to help you reach your financial goals.

Write down your income, expenses, and savings each month to improve your budgeting habits. Comparing your budget month-to-month will help you track your progress.

Month: _____ Year: _____
Notes: _____



INCOME

Record all of your sources of income for the month.

- | | | |
|--------------------------------|------------------------|--------------------------|
| Primary Income | Cash Gifts | Investment Dividends |
| Secondary Income (Side Hustle) | Spousal/Child Support | Settlements |
| Tips/Bonuses | Social Security Income | Disability/Govt. Support |

Total Monthly Income

EXPENSES

Use the "Detailed Expense Sheet" (page 2) to track the individual amounts you are spending on items in each of the categories. Record the totals for each section from the detailed expense sheet below.

- | | | |
|--------------------|------------------|----------------|
| Housing | Food / Groceries | Entertainment |
| Utilities | Family & Health | Education |
| Communication/Tech | Personal Care | Miscellaneous |
| Transportation | Pets | Other Expenses |

Total Monthly Expenses

SAVINGS

Using this budget analysis worksheet should help you to contribute more toward your savings goals. Write down the actual amount you are able to contribute toward your savings goals each month.

- | | | |
|----------------------------|---------------|----------------------------|
| Education/College | Wedding | Business Capital |
| Property/Home | Baby/Children | Vaction/Rental Property |
| Vehicle(s) | Vacations | Stock/Bond Market |
| Rainy Day/Personal Savings | Retirement | Private Business Investing |

Total Monthly Savings

Housing

Rent/Mortgage Payment
HOA Dues
Renters Insurance
Homeowner's Insurance
Home Warranty
Maintenance
Repairs / Improvements
Lawn Care
Home Security
Home Phone (Land Line)

Utilities

Electricity
Water/Sewer
Gas
Trash/Recycling

Communication/ Technology

Wifi/Internet
Mobile Phone
Cable/TV Services
TV/Movie Streaming Services
Music Streaming Services
Paid Apps
New Devices
Other

Transportation

Car Payment
Fuel
Vehicle Insurance
Roadside Assistance Services
Maintenance
Repairs
Registration
Toll Fees
Parking Fees
Car Wash
Public Transportation Pass
Taxi/Uber/Lyft
Flights/Travel
Other

Food/Groceries

Groceries for Home-made Meals
Snack Foods/Candy
Sodas/Drinks (Non-alcoholic)
Coffee Shops
Restaurants for Breakfast
Restaurants for Lunch
Restaurants for Dinner
Food for Special Events/Parties
Other

Family & Health

Child Care/Baby Sitting
Health Insurance(s)
Prescribed Medications
Immunizations
Doctor/Dentist Visits
Medical Emergencies
Other

Personal Care

Clothing/Shoes
Jewelry/Accessories
Laundry/Dry Cleaning
Hair Care Products/Services
Nail Care Products/Services
Skin Care Products/Services
Makeup/Cosmetics
Toiletries
Massage/Spa
Gym Membership
Trainer/Fitness Classes
Fitness Apps
Vitamins/Supplements
Home Gym Equipment
Other

Pets

Food for Pets
Veterinarian Visits
Pet Medications
Accessories/Toys
Boarding/Pet Daycare
Grooming/Training/Walking

Entertainment

Hobby/Maker Supplies
Movies
Music Albums
Books/Audio Books
Online Gaming
Lottery/Gambling
Alcoholic Drinks
Smoking/Vaping
Museum/Amusement Park Passes
Concert/Sporting Event Tickets
Club Membership Fees
Other

Education

Student Loan Payments
Tuition
Books
Lab/Studio Supplies
Online Courses
Certification Exam Fees
Workshops/Conferences
Professional Organization Dues
Other

Miscellaneous

Credit Card Payments
Home Decor/Goods
Tools/Appliances
Holiday Traditions
Charitable Donations
Subscriptions
Postage/Shipping
Gifts

Other Expenses