

BUDGET TO SAVE

free printable

BUDGET CREATOR

Spending Plan & Tracker

INCOME

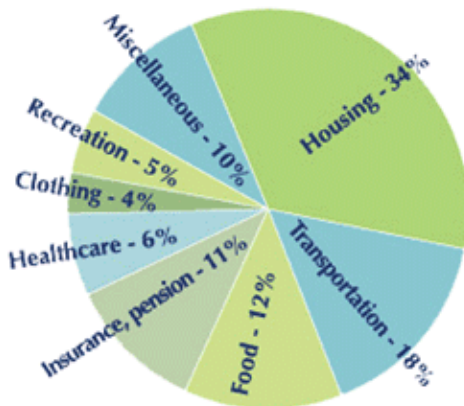
Cash coming in

| | Actual Amount |
|--|---------------|
| Paycheck | \$ |
| Bonus | \$ |
| Tips | \$ |
| Scholarship | \$ |
| Student Loan | \$ |
| Alimony | \$ |
| Other | \$ |
| SUBTOTAL | \$ |
| <i>Note: Estimate income taxes if not already deducted from above.</i> | \$ |
| TOTAL | \$ |

EXPENSES

Cash going out

| | Estimate | Actual Amount |
|----------------------------|----------|---------------|
| Housing | | |
| Rent/Mortgage | \$ | \$ |
| Utilities | \$ | \$ |
| Insurance/Property Tax | \$ | \$ |
| Home Repairs/Renovations | \$ | \$ |
| Internet | \$ | \$ |
| Transportation | | |
| Car Payment | \$ | \$ |
| Gas | \$ | \$ |
| Insurance | \$ | \$ |
| Maintenance | \$ | \$ |
| Public transportation | \$ | \$ |
| Food | | |
| Groceries | \$ | \$ |
| Restaurants | \$ | \$ |
| Personal | | |
| Clothing | \$ | \$ |
| Entertainment/Recreation | \$ | \$ |
| Cell Phone | \$ | \$ |
| Medical/Healthcare | \$ | \$ |
| Charity/Tithes | \$ | \$ |
| Debt | | |
| Student Loan Payments | \$ | \$ |
| Credit Card Fees | \$ | \$ |
| Savings (401K, IRA, other) | \$ | \$ |
| TOTAL | \$ | \$ |



Do you know where all your money goes?

For one month, list everything you spend and be sure to include those small amounts, like a movie, coffee, snack, or haircut. When you know where the small amounts go, you can find ways to save!

Use the above pie chart to see how you compare to the average U.S. consumer.

