

# Monthly line item budget worksheet.

Keep a close eye on your spending each month to use past spending to guide your future budget. List out your top categories and allocate a certain budget for each. This close tracking will help you spot trends, habits and adjust your saving and spending as needed.

## Income

List out your monthly income here, including any paychecks (post-tax), interest earned and additional income (investments, real estate, inheritances, etc.).

Source	Amount
Paycheck(s)	
Interest	
<b>Total monthly income</b>	

Monthly totals	
Source	Amount
Monthly income	
Predicted monthly expenses	
<b>Total</b>	

## Home

List out all known (mortgage/rent, insurance) and expected home expenses (utilities, renovations).

Description	Amount
Mortgage/rent	
Electric	
Water	
Gas	
Insurance	
<b>Total</b>	

## Savings

Input your planned contributions to savings account(s), investments, retirement funds and any other investment or savings accounts.

Description	Amount
Savings	
Interest	
Retirement	
Investment	
<b>Total</b>	

## Debt

Track any planned payments for loans or other debts (home, auto, education).

Description	Amount
Auto loans	
Home loans	
Student loans	
<b>Total</b>	

