




Budgeting Worksheet

Category	Estimated Amount (\$)	Actual Amount (\$)	Difference (\$)
Income			
Housing (Rent/Mortgage)			
Utilities (Electricity, Water, Gas)			
Groceries			
Transportation (Gas, Bus, etc.)			
Phone & Internet			
Insurance (Health, Auto, etc.)			
Debt Payments			
Savings			
Emergency Fund			
Entertainment			
Miscellaneous			
<i>Total</i>			

How to Use This Budgeting Worksheet

1. Fill in your estimated monthly amounts for each category under “Estimated Amount (\$)”.
2. At the end of the month, record your **actual spending** in the “Actual Amount (\$)” column.
3. The “Difference (\$)” column will show if you're under or over your estimated budget.
4. Use this worksheet **every month** to monitor your spending habits and stay on track.
5. If you consistently spend less than expected, consider moving that extra cash to savings or your emergency fund.

 **Tip:** Print one copy for each month or save different digital versions (January, February, etc.) to track progress throughout the year.

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