



Budgeting so you can “Cash out” not “Crash out”

BYOB: Build Your Own Budget

Create your monthly budget to determine how much you are earning, spending and saving. Remember, some expenses like utilities, cell phone and streaming services will change throughout the year, use a monthly average.

Income

Source	Amount
Take Home Pay	_____
Allowance	_____
Gifts	_____
Part-Time Job & Chores	_____
Other Sources	_____
TOTAL	\$ _____

Prioritize things to buy/pay
this month:

Monthly Expenses

Household	Budget	Spent
Rent	_____	_____
Utilities (Gas, electric, trash, water)	_____	_____
Cable/TV/Internet	_____	_____
Cell Phone	_____	_____
TOTAL	\$ _____	\$ _____

Food	Budget	Spent
Groceries	_____	_____
Snacks/Coffee	_____	_____
Eating Out	_____	_____
TOTAL	\$ _____	\$ _____

Healthcare	Budget	Spent
Doctor	_____	_____
Dentist	_____	_____
Prescriptions	_____	_____
Medical Insurance	_____	_____
Other Healthcare	_____	_____
TOTAL	\$ _____	\$ _____

Transportation	Budget	Spent
Car Payment	_____	_____
Insurance	_____	_____
Gasoline	_____	_____
Maintenance & Repairs	_____	_____
Public Transportation	_____	_____
Other	_____	_____
TOTAL	\$ _____	\$ _____

Entertainment	Budget	Spent
Movies/Games/Concerts	_____	_____
Social Activities	_____	_____
Computer & Accessories	_____	_____
Hobbies	_____	_____
Gym Membership	_____	_____
Streaming Services (Netflix, Spotify, etc.)	_____	_____
TOTAL	\$ _____	\$ _____

Monthly Expenses

Savings

Savings	Amount
Savings Account/ Emergency Fund	
Education (College, books, fees)	
Charity	
TOTAL	\$

Debt

Debt	Amount
Credit Cards	
Student Loans	
Other Loans	
TOTAL	\$

Remember to always factor in your savings as part of your budget! Saving for a rainy day is part of smart budgeting!

Grand Total

Debt	Amount
Income (+)	
Expenses (-)	
MONTHLY TOTAL	\$

Monthly Savings

Subtract the total amount you budgeted from your monthly expenses to get your savings goal total.

Total Monthly Income		Amount Budgeted		Goal Savings
\$	-	\$	=	\$

Subtract the total amount you spent monthly from your monthly income to get your actual savings/debt total.

Total Monthly Income		Amount Spent		Savings/Debt Total
\$	-	\$	=	\$