**Income & Expense Worksheet**

|  |  |  |
| --- | --- | --- |
|  | **Amount** | **Adjusted** |
| **Income:** |  |  |
| Monthly take-home pay |  |  |
| Other Income |  |  |
| Total Income |  |  |

|  |  |  |
| --- | --- | --- |
| **Fixed Expenses:***Expenses that don’t change each month:* |  |  |
| Housing (rent/mortgage, insurance, and taxes) |  |  |
| Car loan |  |  |
| Renter’s insurance |  |  |
| Car Insurance |  |  |
| Savings |  |  |
| Debt Payments |  |  |
| Other |  |  |
| Total Fixed Expenses |  |  |

|  |  |  |
| --- | --- | --- |
| **Variable Expenses:***Expenses that can change every month:* |  |  |
| Food at home |  |  |
| Food away from home |  |  |
| Electric/ Heating Oil/ Natural Gas |  |  |
| Cell Phone |  |  |
| Clothing |  |  |
| Gasoline |  |  |
|  Entertainment |  |  |
| Other |  |  |
| Other |  |  |
| Total Variable Expenses |  |  |

|  |  |  |
| --- | --- | --- |
| **Periodic Expenses:***Expenses that only happen once and a while:* |  |  |
| Car maintenance and repairs |  |  |
| Other |  |  |
| Other |  |  |
| Total Periodic Expenses |  |  |

|  |  |  |
| --- | --- | --- |
| **Total Income** |  |  |
| **Minus Total Expenses** |  |  |
| **Over/Under** |  |  |

 ****