



Sample Monthly Budget Worksheet

Step 1: Monthly Income

Source	Amount (\$)
Income 1	
Income 2	
Other Income	
Total Monthly Income	

Step 2: Fixed Expenses (Same Each Month)

Expense	Amount (\$)
Rent/Mortgage	
Utilities (Electric, Water, Gas)	
Insurance	
Phone & Internet	
Car Payment	
Other Fixed Expenses	
Total Fixed Expenses	

Step 3: Variable Expenses (Changes Each Month)

Expense	Amount (\$)
Groceries	
Gas/Transportation	
Entertainment	
Dining Out	
Clothing	
Other Variable Expenses	
Total Variable Expenses	

Step 4: Savings

Savings Goal	Amount (\$)
Emergency Fund	
Retirement/Investments	

Friends and Family Credit Union

Sample Monthly Budget Worksheet

Other Savings	
Total Savings	

Step 5: Total Expenses & Remaining Balance

Category	Amount (\$)
Total Fixed Expenses	
Total Variable Expenses	
Total Savings	
Total Expenses & Savings	
Remaining Balance (Income - Expenses & Savings)	

Tips:

- Aim to save at least 10% of your income each month.
- Track your spending weekly to stay on budget.
- Adjust categories as needed to match your household needs.

Friends and Family Credit Union is here to help you achieve your financial goals.
Contact our financial experts for assistance.

www.friendsandfamilycu.com

Call us at 330-832-1371

