

Personal Money Management Planner

This worksheet can be used either to record your past income and expenses and/or to budget future income and expenses. Use the first column to record your past income and expenses, the second column to list your budget over the next month, quarter, or year, and the third column to compare your actual income and expenses against your budget in the second column. If you budget over a period of less than one year, be sure to take into consideration those expenses that you pay less frequently than monthly, e.g., insurance, vacation, and tuition. You should be setting aside an amount each month that will eventually cover those large bills.



Budget prepared over	<input type="checkbox"/> Month <input type="checkbox"/> Quarter <input type="checkbox"/> Year		
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	Past income & expenses	Budgeted amounts	Actual income & expenses
	Date	Date	Date
	_____	_____	_____
INCOME			
1. Gross salary	\$ _____	\$ _____	\$ _____
2. Interest	_____	_____	_____
3. Dividends	_____	_____	_____
4. Bonuses/profit sharing	_____	_____	_____
5. Alimony/child support received	_____	_____	_____
6. Distributions from partnerships	_____	_____	_____
7. Income from outside businesses	_____	_____	_____
8. Trust distributions	_____	_____	_____
9. Pension	_____	_____	_____
10. Social Security	_____	_____	_____
11. Gifts	_____	_____	_____
12. Proceeds from sale of investments	_____	_____	_____
13. Other	_____	_____	_____
❖ _____	_____	_____	_____
❖ _____	_____	_____	_____
❖ _____	_____	_____	_____
❖ _____	_____	_____	_____
Total Income:	\$ _____	\$ _____	\$ _____





EXPENSES

	Past income & expenses	Budgeted amounts	Actual income & expenses
	Date	Date	Date
1. Housing (rent/mortgage)	\$ _____	\$ _____	\$ _____
2. Food	_____	_____	_____
3. Household maintenance	_____	_____	_____
4. Utilities and telephone	_____	_____	_____
5. Clothing	_____	_____	_____
6. Personal care	_____	_____	_____
7. Medical and dental care	_____	_____	_____
8. Automobile/transportation	_____	_____	_____
9. Childcare	_____	_____	_____
10. Entertainment	_____	_____	_____
11. Vacation(s)	_____	_____	_____
12. Gifts	_____	_____	_____
13. Contributions	_____	_____	_____
14. Insurance	_____	_____	_____
15. Miscellaneous expenses	_____	_____	_____
16. Furniture	_____	_____	_____
17. Home improvements	_____	_____	_____
18. Real estate taxes	_____	_____	_____
19. Loan payments	_____	_____	_____
20. Alimony/child support payments	_____	_____	_____
21. Credit card payments	_____	_____	_____
22. Tuition/educational expenses	_____	_____	_____
23. Business/professional expenses	_____	_____	_____
24. Savings and investments	_____	_____	_____
25. Income/Social Security taxes	_____	_____	_____
26. Other			
❖ _____	_____	_____	_____
❖ _____	_____	_____	_____
❖ _____	_____	_____	_____
❖ _____	_____	_____	_____
❖ _____	_____	_____	_____
❖ _____	_____	_____	_____
Total expenses:	\$ _____	\$ _____	\$ _____
Excess (shortfall) of income over expenses:	\$ _____	\$ _____	\$ _____

