



Use the following chart to begin planning your budget. Fill in blank lines for other expense categories that apply to you. Then find a good online budget calculator, plug in your numbers, and build your budget from there.

### Budget Worksheet

Cost Category	Fixed or Variable Expense	Expected Cost	Actual Cost
Rent/Mortgage			
Utilities			
Electricity			
Heat			
Water			
Cable/Internet			
Cell phone			
Transportation (car expenses or bus/ train fare)			
Medical expenses			
Food (groceries, meals at school, eating out)			
Tuition			
Books			
Child care			
Miscellaneous			
Total			