

**BUDGET WORKSHEET**

What percent do you want to give to charity?

What percent do you want to save?

How many pay periods in a year?


Enter in the amount of the expense per month.

Decide how many of each denomination you need to fill your envelope with the amount listed for each pay period.

Multiply amount per month by 12 and divide by the number of pay periods you have per year. Enter number in the "Per Pay Period" box.

**PER EACH PAY PERIOD**

	PER MONTH	PER PAY PERIOD	How many \$20s	How many \$10s	How many \$5s	How many \$1s	
Income							First income
Income							Second income
Income							Third income
<b>TOTAL INCOME</b>							
Charity							
Savings							
Housing							(all costs including taxes, utilities, insurance, & repairs)
Transportation							(all costs including loans, insurance, fuel, & repairs)
Food							(groceries, toiletries, paper goods, laundry and vitamins)
Health care							
Clothing							(include everyone in the family)
Fun money							(eating out, movies, concerts, vacations, etc)
Personal money							
Personal money							(spending money, hair cuts, makeup, etc)
Home furnishings							(kitchen, laundry & yard equip., bedding, furniture etc)
Pet care							
Gifts							
Children's activities							
Telephone							
Internet & media							
Debt							
Other							
<b>TOTAL EXPENSES</b>							
<b>GRAND TOTAL</b>							

**MONEY TO GET FROM THE BANK EACH PAY PERIOD**

Add the quantity of each denomination to determine your bank withdrawal. Put the withdrawn cash into the appropriate envelope.

DENOMINATION	How Many	TOTAL
\$20		
\$10		
\$5		
\$1		
<b>Total withdrawal</b>		