



Budget Worksheet

Here is a budget worksheet that you can use to begin managing your personal finances. The first column is where you place your monthly budget goals, the second column is used for tracking your actual spending, and the final column provides a place for you to calculate whether you were over or under your goal.

If you have never budgeted before, you may want to simply track your spending for a month in the “Monthly Actual Amount” column before you set a budget goal.

Category	Monthly Budget Amount	Monthly Actual Amount	Monthly Difference
<i>Income:</i>			
Income			
- Income Taxes			
= Spendable Income			
<i>Expenses:</i>			
Giving/Tithe			
Mortgage/Rent:			
Utilities:			
Food:			
Child Support:			
Health And Medical:			
Transportation:			
Debt Payments:			
Entertainment/Recreation:			
Pets:			
Clothing:			
Investments And Savings:			
Miscellaneous:			
Total Investments And Expenses			
Surplus/Shortage (Spendable Income Minus Expenses & Investments)			

Reflection Questions

- Did anything surprise you as you tracked your spending? Are you spending less than you thought in a category? More than you thought?
- What feelings arise for you as you look over your spending?
- What feelings arise for you as you consider changing your spending patterns?

Invitation to prayer

Read Psalm 23. Welcome the Lord to shepherd you through whatever feelings have arisen as you think about your finances. Ask God to lead you to an assurance of His abundance that frees you to be generous.