



The Joy Of Money Budget Worksheet

Use this spreadsheet as a companion to **Chapter 2: You Decide What Matters** in The Joy of Money book

Step 3: Estimate Your Monthly Income

NET MONTHLY INCOME	\$
Budget	\$
Estimated Over or Under	\$

(Use your net pay - the amount that hits your bank account after taxes and deductions)

(This will be updated as you complete Step 4)

Step 4: Add Up Your Expenses and Put Them in the Budget (based 30 days of financial data)

Enter all that apply	Budget	Month 1 Actuals	OVER or UNDER	Month 2 Actuals	OVER or UNDER	Month 3 Actuals	OVER or UNDER
	TOTAL \$						
Bills							
Phone	\$						
Electric	\$						
Gas	\$						
Internet	\$						
Water	\$						
Streaming Services	\$						
Subscription	\$						
Trash	\$						
	\$						
Debt							
Credit Cards	\$						
Personal Loans	\$						
School Loans	\$						
	\$						
Food							
Dining Out	\$						
Groceries	\$						
	\$						
Fun							
Entertainment	\$						
	\$						
Goal							
401K	\$						
College 529	\$						
Emergency Fund	\$						
Future Joy (e.g. Vacation Fund)	\$						
Life Happens Fund	\$						
Life Insurance	\$						
Other Retirement Account	\$						
Investments	\$						
	\$						
Health							
Health Insurance	\$						
Doctors (PCP, Dentist...etc.)	\$						
Pharmacy	\$						
	\$						
Home							
Mortgage/Rent	\$						
Home Insurance	\$						



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(Ongoing): Check up on your budget (and make updates when necessary) and review your Actuals in each Monthly Agenda Meeting