



# Smart Women SMART MONEY™ BUDGET WORKSHEET

## Estimate Your Monthly Expenses

LIVING EXPENSES	Monthly Cost
<b>Housing</b> <i>e.g., mortgage payments, rent, insurance, property tax</i>	
<b>Utilities</b> <i>e.g., gas, water, electricity, telephone, cable</i>	
<b>Food/Groceries/Meals</b>	
<b>Transportation</b> <i>e.g., car payments, gas, car insurance, maintenance</i>	
<b>Personal</b> <i>e.g., clothing, haircuts, dry cleaning, toiletries</i>	
<b>Health Care</b> <i>e.g., medical insurance, vision/dental, prescriptions and other out-of-pocket expenses</i>	
<b>Additional Insurance</b> <i>Life, Disability, &amp; Long-Term Care Insurance</i>	
<b>Other</b>	
<b>MONTHLY LIVING EXPENSES</b>	

LIFESTYLE EXPENSES	Monthly Cost
<b>Entertainment</b> <i>e.g., movies, theater, sporting events and restaurants</i>	
<b>Travel &amp; Recreation</b> <i>e.g., hotels, airfare and camping/RV/boat expenses</i>	
<b>Memberships</b> <i>e.g., golf, club dues, health club and yoga</i>	
<b>Giving</b> <i>Religious giving, gifts, and donations</i>	
<b>Other</b>	
<b>MONTHLY LIFESTYLE EXPENSES</b>	
<b>Monthly Living Expenses</b>	
<b>Monthly Lifestyle Expenses</b>	
<b>Total Expenses (Monthly Living + Lifestyle)</b>	

## Estimate Your Monthly Income

PROVIDER	SOURCE OF INCOME <i>(Salary, Wages, Side Hustles/1099 income, Alimony, Child Support)</i>	MONTHLY AMOUNT*
	<b>TOTAL INCOME</b>	

\*Monthly income net amount. (After taxes)