

# Learn to Budget

**Directions: Calculate income and expenses for the year**

Write the name of the job here: \_\_\_\_\_

Monthly salary: \_\_\_\_\_ Annual salary: \_\_\_\_\_

## Expenses:

Monthly rent: \_\_\_\_\_ x 12 months \_\_\_\_\_

Utilities: \_\_\_\_\_ x 12 months \_\_\_\_\_

Food: \_\_\_\_\_ x 12 months \_\_\_\_\_

Clothes: \_\_\_\_\_ x 12 months \_\_\_\_\_

Health insurance: \_\_\_\_\_ x 12 months \_\_\_\_\_

Transportation cost: \_\_\_\_\_ x 12 months \_\_\_\_\_

10% into savings: \_\_\_\_\_ x 12 months \_\_\_\_\_

Entertainment: \_\_\_\_\_ x 12 months \_\_\_\_\_

Other: \_\_\_\_\_ x 12 months \_\_\_\_\_

**Total expenses** \_\_\_\_\_ x 12 months \_\_\_\_\_

Salary - expenses (monthly): \_\_\_\_\_ - \_\_\_\_\_ = \_\_\_\_\_

Salary - expenses (annually): \_\_\_\_\_ - \_\_\_\_\_ = \_\_\_\_\_

Are your expenses lower than your income?

 Y N

Do you feel confident you can budget?

 Y N