

LWSL Beginner's Guide to Savings

Monthly Budget Worksheet

I



Income

Amount:

Total Income	

Fixed Expenses

Home

Rent/Mortgage	
Insurance	
Taxes	
Association Fees	
Other	
Other	
Subtotal:	

Transportation

Car Payment	
Insurance	
Other	
Subtotal:	

Insurance

Health Insurance	
Life Insurance	
Other	
Subtotal:	

Education

Tuition	
Student Loan	
Other	
Subtotal:	

Monthly Budget Worksheet



Okay, now it's time to add things up...

Fixed Expenses

Home: _____

Transportation: _____

Insurance: _____

Education: _____

TOTAL: _____

Income _____

- Fixed Expenses _____

= _____ (amount left for variables)

Variable Expenses

Savings: _____

Utilities: _____

Household: _____

Charity: _____

TOTAL: _____

(this total can not exceed above amount)

Monthly Budget Worksheet



Variable Expenses

Savings

Savings Account	
Retirement	
Home Improvement/Repair	
Car Repair	
Other	
Subtotal:	

Utilities

Water & Sewer	
Electric	
Gas	
Cable	
Internet	
Telephone	
Cell Phone	
Other	
Subtotal:	

Household Expenses

Groceries	
Gas	
Clothing	
Personal Care	
Medical	
Eating Out	
Entertainment	
Other	
Subtotal:	

Charity

Church	
Donations	
Subtotal:	

Monthly Budget Worksheet



What surprised me the most about my budget?

What are 3 things I'm doing right?

- 1.
- 2.
- 3.

What 3 things could use the most improvement?

- 1.
- 2.
- 3.

What 3 "Wants" am I willing to give up until my budget is stabilized?

- 1.
- 2.
- 3.

What are my 3 biggest budgeting goals?

- 1.
- 2.
- 3.

Amount	Date	Category
1000	10/10/2023	Salary
500	10/15/2023	Expenses
200	10/20/2023	Savings
300	10/25/2023	Investment
150	10/30/2023	Charity
750	11/05/2023	Salary
400	11/10/2023	Expenses
250	11/15/2023	Savings
350	11/20/2023	Investment
180	11/25/2023	Charity
800	11/30/2023	Salary
450	12/05/2023	Expenses
280	12/10/2023	Savings
380	12/15/2023	Investment
200	12/20/2023	Charity
850	12/25/2023	Salary
500	12/30/2023	Expenses
300	01/05/2024	Savings
400	01/10/2024	Investment
220	01/15/2024	Charity
900	01/20/2024	Salary
550	01/25/2024	Expenses
350	01/30/2024	Savings
450	02/05/2024	Investment
250	02/10/2024	Charity
950	02/15/2024	Salary
600	02/20/2024	Expenses
400	02/25/2024	Savings
500	02/28/2024	Investment
300	03/05/2024	Charity
1000	03/10/2024	Salary
650	03/15/2024	Expenses
450	03/20/2024	Savings
550	03/25/2024	Investment
350	03/30/2024	Charity
1050	04/05/2024	Salary
700	04/10/2024	Expenses
500	04/15/2024	Savings
600	04/20/2024	Investment
400	04/25/2024	Charity
1100	04/30/2024	Salary
750	05/05/2024	Expenses
550	05/10/2024	Savings
650	05/15/2024	Investment
450	05/20/2024	Charity
1150	05/25/2024	Salary
800	05/30/2024	Expenses
600	06/05/2024	Savings
700	06/10/2024	Investment
500	06/15/2024	Charity
1200	06/20/2024	Salary
850	06/25/2024	Expenses
650	06/30/2024	Savings
750	07/05/2024	Investment
550	07/10/2024	Charity
1250	07/15/2024	Salary
900	07/20/2024	Expenses
700	07/25/2024	Savings
800	07/30/2024	Investment
600	08/05/2024	Charity
1300	08/10/2024	Salary
950	08/15/2024	Expenses
750	08/20/2024	Savings
850	08/25/2024	Investment
650	08/30/2024	Charity
1350	09/05/2024	Salary
1000	09/10/2024	Expenses
800	09/15/2024	Savings
900	09/20/2024	Investment
700	09/25/2024	Charity
1400	09/30/2024	Salary
1050	10/05/2024	Expenses
850	10/10/2024	Savings
950	10/15/2024	Investment
750	10/20/2024	Charity
1450	10/25/2024	Salary
1100	10/30/2024	Expenses
900	11/05/2024	Savings
1000	11/10/2024	Investment
800	11/15/2024	Charity
1500	11/20/2024	Salary
1150	11/25/2024	Expenses
950	11/30/2024	Savings
1050	12/05/2024	Investment
850	12/10/2024	Charity
1550	12/15/2024	Salary
1200	12/20/2024	Expenses
1000	12/25/2024	Savings
1100	12/30/2024	Investment
900	01/05/2025	Charity
1600	01/10/2025	Salary
1250	01/15/2025	Expenses
1050	01/20/2025	Savings
1150	01/25/2025	Investment
950	01/30/2025	Charity
1650	02/05/2025	Salary
1300	02/10/2025	Expenses
1100	02/15/2025	Savings
1200	02/20/2025	Investment
1000	02/25/2025	Charity
1700	02/28/2025	Salary
1350	03/05/2	

[illegible]