

Make a budget

Use this worksheet to create a budget and assess how you're doing each month compared with your budget goals. The worksheet automatically calculates your income and spending totals. Compare and contrast what you spend and how you spend – and make adjustments to save more. Visit Navient.com for more money-saving strategies, tips, and a [worksheet on setting goals](#) to keep you on your path to financial success.

INCOME	BUDGET	ACTUAL
Monthly net salary	\$	\$
Other income	\$	\$
TOTAL INCOME	\$	\$

EXPENSES	BUDGET	ACTUAL
🏠 Housing		
Rent/mortgage	\$	\$
Insurance	\$	\$
Taxes (federal, state)	\$	\$
Home repair	\$	\$
🍴 Food/Groceries		
Groceries (eating in)	\$	\$
Restaurants (eating out)	\$	\$
🔌 Utilities		
Cell phone	\$	\$
Cable/internet	\$	\$
Phone (if separate)	\$	\$
Electricity	\$	\$
Gas and water	\$	\$
Home security	\$	\$
Other	\$	\$
🏠 Debt		
Credit card payments	\$	\$
Student loan payments	\$	\$
Other	\$	\$
💰 Savings		
Emergency fund	\$	\$
Retirement	\$	\$
Additional saving goals in total	\$	\$

EXPENSES	BUDGET	ACTUAL
🎓 Education		
Tuition and fees	\$	\$
Books and supplies	\$	\$
Other	\$	\$
🏥 Health/personal		
Doctor/dentist	\$	\$
Insurance (health, life)	\$	\$
Prescriptions	\$	\$
Child day care	\$	\$
Other	\$	\$
🚗 Transportation		
Auto payment	\$	\$
Auto insurance	\$	\$
Fuel	\$	\$
Auto maintenance	\$	\$
Public transportation	\$	\$
🔄 Miscellaneous		
Clothing	\$	\$
Laundry/dry cleaning	\$	\$
Sports, movies, concerts	\$	\$
Pets (food, supplies)	\$	\$
Vacation(s)	\$	\$
TOTAL EXPENSES	\$	\$

TOTALS	BUDGET	ACTUAL
Total monthly income	\$	\$
Total monthly expenses	\$	\$
Excess/Shortfall (Income minus expenses)	\$	\$

CLEAR ALL



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