



Budgeting Worksheet

HOUSE EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Rent/Mortgage				
Electricity				
Natural Gas				
Telephone				
Internet				
Cable/Satellite TV				
Water/Sewer				
Garbage/Recycling				

AUTO EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Car Payment				
Gas				
Maintenance				
Repairs				

INSURANCE EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Homeowners/Renters				
Auto				
Health				
Life				

LIVING EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Groceries				
Household Goods				
Cell Phone				
Clothing				
Pet Care				
Personal Services (e.g. hair, dry cleaning)				

MISC EXPENSES	BUDGET	ACTUAL	DIFFERENCE	NOTES
Dining Out				
Entertainment				
Subscriptions				
Travel				
Charity/Gifts				

DEBT	BUDGET	ACTUAL	DIFFERENCE	NOTES
Loans				
Credit Card				

References:

Ryu, S., & Fan, L. (2023). The Relationship Between Financial Worries and Psychological Distress Among U.S. Adults. *Journal of family and economic issues*, 44(1), 16–33. <https://doi.org/10.1007/s10834-022-09820-9>

You can download more Mental Health worksheets [here](#).

Please note: There may be a more up-to-date and editable version of this worksheet available [here](#) which may be more suitable to present to clients if you are a therapist or to use in a classroom as a teacher or guidance counsellor.