

Monthly Budget Worksheet

INCOME:	VARIABLE OR FLEXIBLE EXPENSES:	
Salary (after deductions)	Food/household supplies	
Spouse salary (after deductions)	Dining Out	
Investment income	Clothes	
Financial aid	Laundry/dry cleaning	
Gifts	Gas, oil, auto maintenance	
Other	Parking	
	Medical/dental/eye care	
Total Fixed Income	Entertainment	
	Travel/vacation	
FIXED EXPENSES:	Pets, supplies, food	
	Records & books	
Tuition & fees	Personal care	
Books & supplies	Subscriptions	
Regular savings	Cable TV and Internet	
Rent/mortgage	Phone	
Utilities	Gifts	
Telephone (base rate)	Charity/contributions	
Taxes (federal, state)	Savings for interviews/relocation	
Vehicle payments	USMLE	
Other transportation	Other	
Credit card payments		
Personal loans	Total Variable Expenses	
Educational loans	Total Fixed Expenses +	
Insurance (life and health)	Total Monthly Expenses =	
Home/renter insurance		
Auto insurance	Total Income	
Auto registration/taxes	Less Total Expenses	
Other		
	Total Discretionary Income =	
Total Fixed Expenses	(or Deficit)	