Create a budget

Nationwide®

On the **Income** side, enter the money you bring in each month.
On the **Expenses** side, enter what you pay out.
How do they compare? Are there opportunities to reduce your expenses?

Income	Amount
Paycheck 1	
Paycheck 2	
Other _____	
Other _____	
Other _____	
Total	

Expenses	Amount
Needs/essentials	
Housing	
Utilities	
Health care	
Student loans	
Installment loans	
Transportation (auto loan payment, bus fare, etc.)	
Food and groceries	
Real estate taxes	
Automobile maintenance and fuel	
Other _____	
Savings	
Emergency fund	
Saving for college	
Saving for retirement	
Saving for _____	
Wants/discretionary	
Household (e.g., fashion, gym, etc.)	
Entertainment	
Vacation	
Restaurants	
Other _____	
Total	