

BARE-BONES BUDGET WORKSHEET

Know the minimum your household needs each month

MONTH / DATE _____

1. MONTHLY TAKE-HOME INCOME

SOURCE	BUDGETED	ACTUAL
Primary Income		
Secondary Income		
Other Income		
TOTAL INCOME		

2. ESSENTIAL MONTHLY EXPENSES

CATEGORY	BUDGETED	ACTUAL
Housing		
Utilities		
Groceries		
Transportation		
Insurance		
Phone & Internet		
Childcare		
Health & Medication		
Minimum Debt Payments		
Essential Projected Expenses		
Other Essential		
TOTAL BARE-BONES EXPENSES		

3. EXPENSES I CAN PAUSE OR REDUCE

4. YOUR BOTTOM-LINE NUMBER

Total Income	
Total Bare-Bones Expenses	
AMOUNT REMAINING	



Needs first. Wants later.



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