

Discretionary Income Budget Worksheet



Use this budget worksheet to see exactly how much you have left for discretionary spending once your main expenses are paid.

Income	Income #1	Income #2	Food Stamps			TOTAL
	\$	\$	\$	\$	\$	\$

↓ Budget for what Food Stamps doesn't cover

Monthly	Mortgage/ Rent	Utilities (heat, electricity, phone, trash, water)	Groceries	Childcare	Transportation	Insurance (home, health, life, auto)
	\$	\$	\$	\$	\$	\$
	Debt Payments	Health Care				TOTAL
	\$	\$	\$	\$	\$	\$
Income - Fixed Expenses =						\$

↓

This is now the amount you have to spend on discretionary items. →

\$

Discretionary	Savings	Toiletries	Gifts	Entertainment	Eating Out	
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
						TOTAL
						\$

This amount cannot be more than the above amount. →