

Baby budgeting worksheet

Monthly income

- Spouse 1	
- Spouse 2	
- Other contributors/sources	
Monthly income total:	

Monthly expenses

Housing

- Rent/mortgage	
- HOA	
- Water	
- Electricity	
- Gas	
- Trash collection	
- TV/internet	
- Streaming services	
- Cell phone plan	
- Insurance	
- Maintenance/repairs	
Total:	

Debt payments

- Student loans	
- Personal loans	
- Credit cards	
- Medical debt	
- Other debt	
Total:	

Food, entertainment and other costs

- Groceries	
- Dining out	
- Entertainment (Movie tickets, concert tickets, sports games, etc.)	
- Clothing	
Total:	

Child rearing

- Childcare	
- Diapers	
- Toys	
- Clothes	
- Activities (parent and play classes, swim lessons, etc.)	
- Medical care	
- One-time purchases	
- Miscellaneous costs	
Total:	

Savings

- Retirement	
- Emergency fund	
- College savings	
Total:	

Monthly income total: _____

Monthly expenses total: _____

Leftover funds: _____

