

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:

