



## Teen Budgeting Worksheet

### Real-Life Practice for Managing Money

#### Step 1: Monthly Income

(Write down all sources of income for the month.)

Source	Amount (\$)
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Allowance

Job or side hustle

Gifts or other

**Total Income**

#### Step 2: Budget Your Spending

(Plan your expenses for the month. Mark “N” for Need and “W” for Want.)

Category	Budgeted (\$)	Actual (\$)	N/W
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Giving / Tithing

Savings

Food / Snacks

Clothing / Accessories

Fun / Entertainment

Subscriptions / Apps

Gas / Transportation

Gifts for Others

Other: \_\_\_\_\_

**Total Spending**

### **Step 3: Savings Goals**

(What are you working toward? Set 1–2 goals.)

- Goal 1: \_\_\_\_\_ Amount: \$ \_\_\_\_\_
- Goal 2: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

### **Step 4: End-of-Month Reflection**

- What went well with your budget this month?

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- What surprised you or challenged you?

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- What would you like to do differently next time?