



Budget Worksheet for Residents

For an interactive PDF of a resident's budget, visit aamc.org/residentbudget. An infographic on the subject can also be found at aamc.org/residentstipend.

MONTHLY INCOME:

Salary (after deductions) _____
Spouse salary (after deductions) _____
Investment income _____
Gifts _____
Other _____
Total Monthly Income _____

MONTHLY FIXED EXPENSES:

Savings _____
Rent/mortgage _____
Phone _____
Taxes (federal, state) _____
Vehicle payments _____
Other transportation _____
Personal loans _____
Education loans _____
Insurance (life and health) _____
Home/renter insurance _____
Auto insurance _____
Auto registration/taxes _____
Other _____
Total Fixed Expenses _____

MONTHLY VARIABLE EXPENSES:

Food/household supplies _____
Dining out _____
Clothes _____
Laundry/dry cleaning _____
Gas, oil, auto maintenance _____
Parking _____
Medical/dental/eye care _____
Entertainment _____
Travel/vacation _____
Utilities _____
Music/books/journals _____
Personal care _____
Subscriptions _____
Cable TV and internet _____
Credit card payments _____
Charity/contributions/gifts _____
Savings for interviews/relocation _____
Test prep course/materials _____
Exam/licensing fees _____
Other _____
Total Variable Expenses _____
Plus Total Fixed Expenses _____
Equals Total Monthly Expenses _____

Total Income _____
Less Total Expenses _____

**Equals Total Discretionary Income
(or Deficit)** _____