



Personal Monthly Budget

Month _____ Year _____

Income		
Source	Expected	Actual
Base pay (after taxes)	\$	\$
Part-time job (after taxes)	\$	\$
Spouse's/Partner's income (after taxes)	\$	\$
Child support	\$	\$
Tips, bonuses, gifts	\$	\$
Tax refund	\$	\$
Other	\$	\$
Total Monthly Income	\$	\$

Expenses			
	Source	Expected	Actual
CHARITABLE GIFTS (10-15%)*	Charity 1	\$	\$
	Charity 2	\$	\$
SAVING *(5-10%)*	Emergency Fund	\$	\$
	Retirement Fund	\$	\$
	College Fund	\$	\$
HOUSING (25-35%)*	First Mortgage	\$	\$
	Second Mortgage	\$	\$
	Rent	\$	\$
	Real-Estate Taxes	\$	\$
	Homeowner's Insurance / Renter's Insurance	\$	\$
	Repairs or Maintenance Fee	\$	\$
UTILITIES (5-10%)*	Electricity	\$	\$
	Water/Sewage	\$	\$
	Gas	\$	\$
	Home Phone/Cell Phone	\$	\$
	Trash	\$	\$
	Cable/Internet	\$	\$
TRANSPORTATION (10-15%)*	Car Payment	\$	\$
	Car Payment	\$	\$
	Gasoline	\$	\$
	Car Maintenance and Repairs	\$	\$
	Public Transportation	\$	\$
	Car Insurance	\$	\$
FOOD (5-15%)*	Groceries	\$	\$
	Restaurants	\$	\$

CLOTHING (2-7%)*	Children	\$	\$
	Adults	\$	\$
	Dry Cleaning/Laundry	\$	\$
MEDICAL/HEALTH (5-10%)*	Disability Insurance	\$	\$
	Health Insurance	\$	\$
	Doctor's Visits	\$	\$
	Dentist	\$	\$
	Optometrist	\$	\$
	Prescriptions	\$	\$
PERSONAL (5-10%)*	Life Insurance	\$	\$
	Childcare	\$	\$
	Child Support	\$	\$
	Babysitter	\$	\$
	Toiletries	\$	\$
	Cosmetics	\$	\$
	Hair Care	\$	\$
	Education/Adult	\$	\$
	School Tuition	\$	\$
	School Supplies	\$	\$
	Subscriptions	\$	\$
	Gym Membership	\$	\$
	Organization Dues	\$	\$
	Gifts (including Christmas)	\$	\$
	Miscellaneous	\$	\$
RECREATION (5-10%)*	Entertainment	\$	\$
	Vacation	\$	\$
DEBTS (5-10%)*	Credit Card 1	\$	\$
	Credit Card 2	\$	\$
	Credit Card 3	\$	\$
	Credit Card 4	\$	\$
	Credit Card 5	\$	\$
	Student Loan 1	\$	\$
	Student Loan 2	\$	\$
	Personal Loan	\$	\$
	Other _____	\$	\$
	Other _____	\$	\$
	Other _____	\$	\$
	Total Monthly Expenses	\$	\$

Compare Actual Income and Expenses

Actual monthly income \$ _____

(minus) actual monthly expenses – \$ _____

What's left = \$ _____