

# Personal Monthly Budget

Know how much and how you spend. Start by tracking your monthly expenses using this worksheet.

| MONTHLY INCOME      | Income |
|---------------------|--------|
| Income 1            |        |
| Income 2            |        |
| Extra income        |        |
| <b>TOTAL INCOME</b> | \$0    |

| HOUSING                | Expense |
|------------------------|---------|
| Mortgage or rent       |         |
| Phone                  |         |
| Electricity            |         |
| Gas                    |         |
| Cable                  |         |
| Maintenance or repairs |         |
| Supplies               |         |
| Other                  |         |
| <b>Subtotal</b>        | \$0     |

| TRANSPORTATION  | Expense |
|-----------------|---------|
| Vehicle payment |         |
| Bus/taxi fare   |         |
| Insurance       |         |
| Fuel            |         |
| Maintenance     |         |
| Other           |         |
| <b>Subtotal</b> | \$0     |

| INSURANCE       | Expense |
|-----------------|---------|
| Home            |         |
| Health          |         |
| Life            |         |
| Other           |         |
| <b>Subtotal</b> | \$0     |

| FOOD            | Expense |
|-----------------|---------|
| Groceries       |         |
| Dining out      |         |
| Other           |         |
| <b>Subtotal</b> | \$0     |

| PETS            | Expense |
|-----------------|---------|
| Food            |         |
| Medical         |         |
| Other           |         |
| <b>Subtotal</b> | \$0     |

| PERSONAL CARE             | Expense |
|---------------------------|---------|
| Medical                   |         |
| Hair/nails                |         |
| Clothing                  |         |
| Dry cleaning              |         |
| Organization dues or fees |         |
| Other                     |         |
| <b>Subtotal</b>           | \$0     |

| ENTERTAINMENT   | Expense |
|-----------------|---------|
| CDs             |         |
| Movies          |         |
| Concerts        |         |
| Sporting events |         |
| Live theater    |         |
| Other           |         |
| Other           |         |
| Other           |         |
| <b>Subtotal</b> | \$0     |

| LOANS           | Expense |
|-----------------|---------|
| Personal        |         |
| Student         |         |
| Credit card     |         |
| Credit card     |         |
| Credit card     |         |
| Other           |         |
| <b>Subtotal</b> | \$0     |

| TAXES           | Expense |
|-----------------|---------|
| Federal         |         |
| State           |         |
| Local           |         |
| Other           |         |
| <b>Subtotal</b> | \$0     |

| INVESTMENTS        | Expense |
|--------------------|---------|
| Retirement account |         |
| Investment account |         |
| Other              |         |
| <b>Subtotal</b>    | \$0     |

| GIFTS AND DONATIONS | Expense |
|---------------------|---------|
| Charity 1           |         |
| Charity 2           |         |
| Charity 3           |         |
| Charity 4           |         |
| <b>Subtotal</b>     | \$0     |

| LEGAL                        | Expense |
|------------------------------|---------|
| Attorney                     |         |
| Alimony                      |         |
| Payments on lien or judgment |         |
| Other                        |         |
| <b>Subtotal</b>              | \$0     |

|                       |     |
|-----------------------|-----|
| <b>TOTAL EXPENSES</b> | \$0 |
|-----------------------|-----|

|  |     |
|--|-----|
| <b>INCOME - EXPENSES</b>                             | \$0 |
| <i>Should equal \$0, or you missed some expenses</i> |     |