



Monthly Budget

Income

Take Home Pay (Gross) \$ _____
 Allowance \$ _____
 Gifts \$ _____
 Part-time Jobs and Chores \$ _____
 Other Sources \$ _____
TOTAL \$ _____

Expenses

Household

Rent/Mortgage \$ _____
 Utilities (electric, gas, trash, water) \$ _____
 Cable/Satelite TV and Internet \$ _____
 Telephone and Long Distance \$ _____
 Cell Phone \$ _____
 Other Household Expenses \$ _____
TOTAL \$ _____

Food

Groceries \$ _____
 Lunches and Snacks \$ _____
 Eating Out \$ _____
TOTAL \$ _____

Transportation

Car Payment \$ _____
 Insurance \$ _____
 Gasoline \$ _____
 Maintenance and Repairs \$ _____
 Public Transportation \$ _____
 Other (parking, tolls) \$ _____
TOTAL \$ _____

Healthcare

Doctor \$ _____
 Dentist \$ _____
 Prescriptions \$ _____
 Medical Insurance \$ _____
 Other Healthcare Expenses \$ _____
TOTAL \$ _____

Looking Good

Clothes and Shoes \$ _____
 Toiletries \$ _____
 Laundry and Cleaners \$ _____
 Hair Care \$ _____
 Other Looking Good Expenses \$ _____
TOTAL \$ _____

Just for Fun

Movies/Games/Concerts \$ _____
 Dates/Trips \$ _____
 Music Purchases \$ _____
 Books/Magazines/Newspaper \$ _____
 Hobbies \$ _____
 Other \$ _____
TOTAL \$ _____

Miscellaneous

Credit Card \$ _____
 Savings and Investments \$ _____
 Education (tuition, books, fees) \$ _____
 Gifts and Charity \$ _____
 Pets \$ _____
TOTAL \$ _____

Grand Total

TOTAL ALL INCOME \$ _____
TOTAL ALL EXPENSES \$ _____
 Subtract - _____
BOTTOM LINE \$ _____

- Divide annual income and expenses by 12 to get a monthly figure.
- Some expenses (like utilities) will change throughout the year, so use a monthly average.