

Make a Budget

Income		Annual	Monthly
	Paychecks (salary after taxes and benefits)	\$	\$
	Other income (after taxes) [example: child support]	\$	\$
	Interest	\$	\$
	Bonuses, Tax Refunds, Gifts	\$	\$
Total Income		\$	\$

Budget Tip:

When planning a monthly budget, only use guaranteed cash income when gauging your income assets.

Expenses		Annual	Monthly
Home	Rent or Mortgage	\$	\$
	Renter/Home Insurance	\$	\$
	Utilities	\$	\$
	Internet, Cable, Phone	\$	\$
	Other (Property Tax, HOA)	\$	\$
Transportation	Auto Loans	\$	\$
	Gas	\$	\$
	Maintenance	\$	\$
	Public Transit	\$	\$
	Auto Insurance	\$	\$
	Other (parking, tolls)	\$	\$
Food	Groceries & Home Suggestions	\$	\$
	Meals Out	\$	\$
	Coffee and Quick Snacks	\$	\$
Fees and Debt	Credit Cards	\$	\$
	Personal Debt	\$	\$
	Bank and Card Fees	\$	\$

Expenses		Annual	Monthly
Health	Medicine	\$	\$
	Medical Bills	\$	\$
	Disability Insurance	\$	\$
	Health Insurance	\$	\$
	Life Insurance	\$	\$
	Gym Membership	\$	\$
Personal	Child Care	\$	\$
	Child Support	\$	\$
	Identity Theft Insurance	\$	\$
	Clothing and Shoes	\$	\$
	Personal Hygiene	\$	\$
	Pet Care	\$	\$
	Hobbies	\$	\$
	Entertainment	\$	\$
	Other	\$	\$
Total Monthly Expenses		\$	\$
Remaining Balance		\$	\$