

# Monthly Budget

Prepared for:

Prepared by:


Month:                      Year:						Possible Changes	
Item	Expense	Income	Notes	Actions		Savings in expense	Change in income
<b>Household Expenses</b>							
Rent/Mortgage							
Home equity loan payment							
Real Estate Taxes (if not included in mort.)							
Renter's/Homeowners insurance							
Electric							
Gas							
Water							
Telephone (local and long distance)							
Cell Phone							
Cable							
Internet Access							
Home Repairs							
Food							
Alcohol							
Bank Fees							
Household Supplies							
Household Items							
Furniture purchases and maintenance							
Lawn/Yard expenses							
Cigarettes							
<b>Personal Expenses</b>							
Clothing							
Laundry/Dry Cleaning							
Haircuts and styling							
Health Insurance							
Prescription Plan							
Co-pays							
Optical							
Dental							
Other Medical							
Grooming/Personal Care Items							
Charity							
Baby Sitter							
Household Help							
Hobbies							
Income Taxes							
Children's Allowances							
Pet expenses							
Other:							
<b>Automotive Expenses</b>							
Car Loan or Lease Payment							
Bus/Train/Plane/Taxi Fares							
Gas							
Car Wash							
Parking/Tolls							
Other:							
Car Insurance							
<b>Entertainment Expenses</b>							
Restaurant/Take Out							
Movies, Theatre, etc.							
Books, Newspapers, and Magazines							
Video Rentals							
Other:							
<b>Friends and Family</b>							
Party Supplies							
Birthday, Anniversary, wedding gifts							
Cards/Wrapping Paper							
Personal Loans from friends							
Other:							
<b>Credit Cards and Loans</b>							
<b>Yearly Expenses (divided by 12)</b>							
Car Repairs/Maintenance							
Driver's License							
Car Registration							

Vacation						
Holiday Gifts						
Club Memberships						
<b>Savings</b>						
Investments						
Savings Accounts						
College Savings Plan						
Retirement Plan (401K etc.)						
Other:						
<b>Monthly Income</b>						
Food Assistance						
Gifts						
Other income:						
Total Expenses	0.00					
Total Income		0.00				
Total Monthly Overage/Shortage		0.00	Shortage/Overage			
				Possible Changes:	0.00	0.00

If proposed cuts in expenses shortage would drop to	\$0.00
Shortage with only extra income	\$0.00
Shortage w. cuts and income added	\$0.00