

Monthly Budget

Prepared for:

Prepared by:

Month:	Year:					Possible Changes		
		Item	Expense	Income	Notes	Actions	Savings in expense	Change in income
		Household Expenses						
		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						
		Personal Expenses						
		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:						
		Automotive Expenses						
		Car Loan or Lease Payment						
		Bus/Train/Plane/Taxi Fares						
		Gas						
		Car Wash						
		Parking/Tolls						
		Other:						
		Car Insurance						
		Entertainment Expenses						
		Restaurant/Take Out						
		Movies, Theatre, etc.						
		Books, Newspapers, and Magazines						
		Video Rentals						
		Other:						
		Friends and Family						
		Party Supplies						
		Birthday, Anniversary, wedding gifts						
		Cards/Wrapping Paper						
		Personal Loans from friends						
		Other:						
		Credit Cards and Loans						
		Yearly Expenses (divided by 12)						
		Car Repairs/Maintenance						
		Driver's License						
		Car Registration						

Vacation						
Holiday Gifts						
Club Memberships						
Savings						
Investments						
Savings Accounts						
College Savings Plan						
Retirement Plan (401K etc.)						
Other:						
Monthly Income						
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