

MY MONTHLY BUDGET

MONTH

EXPENSES: EXPECTED ACTUAL (+/-) DIFFERENCE

SAVINGS

RETIREMENT			
EMERGENCY FUND			

DEBT

CREDIT CARD			
MORTGAGE/ RENT			
STUDENT LOAN			
CAR LOAN			

INSURANCE

AUTO			
HEALTH			
HOME			
LIFE			

UTILITIES

ELECTRIC			
GAS			
WATER / SEWER			
PHONE			

OTHER

GROCERIES			
ENTERTAINMENT			
CLOTHING			
CHARITABLE DONATIONS			
CHILD CARE			

GRAND TOTALS

(CALCULATE EACH COLUMN)			
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(TOTAL EXPENSES ABOVE)

TOTAL INCOME ----- (REMEMBER TO INCLUDE AMOUNT AFTER TAXES)

TOTAL EXPENSES ----- (USE THE GRAND TOTAL FROM THE ACTUAL COLUMN ABOVE)

END TOTAL ----- (TOTAL INCOME - TOTAL EXPENSES ; A + BALANCE IS GOOD & A - IS BAD)