## **Monthly Budget by Pay Period**

Pay Day								
Income								
Expenses	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Charity 10-15%								
Church / Tithes								
Other								
Savings 10-15%								
Emergency Fund								
Retirement Fund - (not payroll deducted)								
College Fund								
Short-Term Savings for Goals / Purchases								
Other								
Housing 25-35%								
First Mortgage / Rent								
Second Mortgage								
Property Tax								
Insurance (Home Owner's / Renter's)								
Repairs / Maintenance / Lawn								
Other								
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Utilities 5-10%								
Electricity								
Gas / Oil								
Water / Sewer / Trash								
Home Phone								
Cell Phone								
Cable								
Internet								
Other								

Food 5-15%				
Groceries / Household Items*				
Eating Out*				
Other				
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Car / Transportation 10-15%				
Gas				
Repairs / Oil Changes / Tires / etc.				
License / Registration / Taxes				
Other				
Clothing 2-7%				
Adult*				
Children*				
Dry Cleaning / Laundry*				
Medical / Health 5-10%				
Doctor Visits / Bills				
Dentist Visits / Bills				
Medications / Vitamins				
Other				
Insurance 10-25%				
Life Insurance				
Health Insurance				
Auto Insurance				
Other				
Personal 10-20%				
Pocket Money*				
Sports / Gym Membership				
Personal Care / Hair Care*				
Education / Tuition				
Books / Supplies				
Postage / Subscriptions				

Hobbies				
Gifts*				
Entertainment*				
Vacation				
Childcare / Babysitting				
Children's Commissions*				
School Supplies / Activities / Lunches*				
Pet Care				
Other				

Debt 5-10%				
Car Payment 1				
Car Payment 2				
Credit Card 1				
Credit Card 2				
Credit Card 3				
Credit Card 4				
Student Loan 1				
Student Loan 2				
Student Loan 3				
Student Loan 4				
Other				

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