

Monthly Budget

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

Food 5-15%

Groceries / Household Items*			
Eating Out*			
Other			
Category Total			

Car / Transportation 10-15%

Gas			
Repairs / Oil Changes / Tires / etc.			
License / Registration / Taxes			
Other			
Category Total			

Clothing 2-7%

Adult*			
Children*			
Dry Cleaning / Laundry*			
Category Total			

Medical / Health 5-10%

Doctor Visits / Bills			
Dentist Visits / Bills			
Medications / Vitamins			
Other			
Category Total			

Insurance 10-25%

Life Insurance			
Health Insurance			
Auto Insurance			
Other			
Category Total			

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			
Other			
Other			
Other			

Category Total

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			
Other			
Other			
Other			

Category Total

Monthly Net Income	
- Category Totals	
= Zero	