

## MONTHLY BUDGET SHEET

### Monthly Income

Take Home Pay	\$3,300.00
Child Support	\$ 600.00
Rental Income	\$ 200.00
<b>Total Income</b>	<b>\$4,100.00</b>

### **FIXED EXPENSES**

Emergency Fund	\$ 200.00	\$ _____
Charity/Tithes	\$ 400.00	\$ _____
Life Insurance	\$ 100.00	\$ _____
Mortgage/Rent	\$1,200.00	\$ _____
Cable	\$ 75.00	\$ _____
Home Phone	\$ 50.00	\$ _____
Student Loan	\$ 125.00	\$ _____
Credit Cards	\$ 125.00	\$ _____
School Lunches	\$ 100.00	\$ _____
Car Payment	\$ 400.00	\$ _____
Car Insurance	\$ 75.00	\$ _____
Internet	\$ 30.00	\$ _____
Work Place Parking/Tolls	\$ 125.00	\$ _____
Gym	\$ 30.00	\$ _____

### **FLEXIBLE EXPENSES**

Hair/Nails	\$ 130.00	\$ _____
Gas/Oil (Home)	\$ 150.00	\$ _____
Electricity	\$ 75.00	\$ _____
Water	\$ 50.00	\$ _____
Gasoline	\$ 200.00	\$ _____
Cell Phone	\$ 100.00	\$ _____
Snacks/Lunch at Work	\$ 160.00	\$ _____
Movie/Rentals	\$ 75.00	\$ _____
Groceries	\$ 350.00	\$ _____
Dining Out	\$ 150.00	\$ _____
<b>Total Expenses</b>	<b>\$4,475.00</b>	
<b>Total Income Less Expenses</b>	<b>\$ (375.00)</b>	

### **Modified Expenditures**

## WHERE DOES MY MONEY GO?

### Savings/Investments

Life Insurance  
Retirement  
Other Savings

### Housing

Maintenance/Repairs  
Services/Utilities  
Fuel, gas, electricity  
Water/Sewer  
Garbage Collection  
Telephone  
Furniture  
Cleaning Supplies

### Food

Groceries  
Snacks  
Restaurants

### Transportation

Car Payment  
Gas, Oil, Tires  
Insurance

License  
Bus/Subway  
Air/Train  
Tolls

### Health

Insurance  
Prescriptions  
Doctor/Dentist  
Eyeglasses  
Lab Tests  
Hospital Charges  
Barber/Beauty shop  
Cosmetics  
Personal Care

### Apparel

Clothing  
Shoes  
Laundry  
Dry Cleaning

### Professional

Union Dues  
Membership Fees

### Education

Books  
Supplies  
Tuition/Fees

### Gifts

Church/Charity  
Holidays  
Birthdays  
Weddings

### Taxes

Income Tax  
Personal Property

### Recreation

Cable TV  
Admissions  
Tickets  
Games/Hobbies  
Lessons

Newspapers

Sports

Sports

### Other

Pets  
Alcohol/Tobacco  
Alimony  
Child Support  
Child Care  
Dependent Care  
Debt Repayment  
Leases  
Lottery Tickets  
Other Insurance  
Legal Services  
Personal Loans  
Pocket Money