#  Monthly Budget

Fixed Expenses

 Savings: (Paying yourself first)

 Retirement\_\_\_\_\_\_\_\_\_\_\_\_\_

 Goals 1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Rent/Mortgage\_\_\_\_\_\_\_\_\_\_\_

 Utilities:

 Heat\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Electric\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Phone\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 TV\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Internet\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Trash/Recycle\_\_\_\_\_\_\_\_\_\_

 Child Care\_\_\_\_\_\_\_\_\_\_\_\_\_ (Child support)

 Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Transportation:

 Car Payments\_\_\_\_\_\_\_\_\_\_\_\_ (Hopefully to yourself)

 Car insurance\_\_\_\_\_\_\_\_\_\_\_\_

 Car Maintenance\_\_\_\_\_\_\_\_\_

 Gas\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Mass Transit\_\_\_\_\_\_\_\_\_\_\_\_

 Health Insurance\_\_\_\_\_\_\_\_\_\_

 Life Insurance\_\_\_\_\_\_\_\_\_\_\_\_

 Homeowners/rental insurance\_\_\_\_\_\_\_\_\_

 Medical\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Food:

 Groceries\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Take in/Eat out\_\_\_\_\_\_\_\_\_

 Paying off debt\_\_\_\_\_\_\_\_\_\_

 Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Total Fixed Expenses\_\_\_\_\_\_\_\_\_\_\_

# Variable Expenses

 Clothing\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Personal Care\_\_\_\_\_\_\_\_\_

 Laundry\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Entertainment\_\_\_\_\_\_\_\_\_

 Home maintenance\_\_\_\_\_\_\_

 Gifts\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Total Variable Expenses\_\_\_\_\_\_\_\_\_\_\_\_

Occasional Expenses (Divided per month)

 Taxes\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Car Registration\_\_\_\_\_\_\_\_

 Car Inspection\_\_\_\_\_\_\_\_\_

 Vacation\_\_\_\_\_\_\_\_\_\_\_\_\_

 School Supplies\_\_\_\_\_\_\_\_

 Christmas\_\_\_\_\_\_\_\_\_\_\_\_

 Other Holidays\_\_\_\_\_\_\_\_

 Birthdays\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Total Occasional Expenses\_\_\_\_\_\_\_\_\_\_\_

Grand Total\*\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (Fixed + Variable + Occasional)

\* If this figure is above your Income,

 back to the drawing board.

 Where can you cut?