# 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?