

MONTHLY BUDGET CHART

MONTHLY INCOME	
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BASIC MONTHLY EXPENSES	
Rent / House Payment	
Property Taxes & Insurance	
Heat	
Electric	
Phone	
Water / Trash	
Home Maintenance (cleaning, repairs)	
Car Payment	
Car Insurance (divide by 12 months)	
Car Maintenance	
Car Registration (divide by 12 months)	
Gas/Parking	
Bus Fare	
Child Support	
Child Care/Babysitting	
Food/Groceries	
Children's School Supplies	
Medical Bill Payments	
Debt Repayment	
Laundry	
Other	
TOTAL BASIC EXPENSES	

FLEXIBLE EXPENSES	
Restaurants/Fast Food	
Beer, Wine, Liquor	
Your Clothes	
Children's Clothes	
Cable TV	
Gifts (Birthday, Christmas, etc.)	
Movies, Videos	
Entertainment	
Haircuts, Beauty	
Lottery/ Bingo, Gambling	
Cigarettes	
Other	
Other	
Other	
Other	
TOTAL FLEXIBLE EXPENSES	

TOTAL EXPENSES (add totals on front and back)	
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Subtract your TOTAL EXPENSES from your monthly income. If your total expenses are higher, you need to start spending less. Start by cutting back on things on your flexible expenses list, maybe eat out less or cut off your cable TV.