

# KEV NPAJ NYIAJ TXHUA HLI

(MONTHLY BUDGET)

<b>NYIAJ HLI</b> <i>MONTHLY INCOME</i>	
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<b>NQI RAU KHOOM TSEEM CEEB TXHUA HLI</b> <i>(BASIC MONTHLY EXPENSES)</i>	
Nqi Tsev <i>(Rent / House Payment)</i>	
Cua Sov <i>(Heat)</i>	
Fais Fab <i>(Electric)</i>	
Xov Tooj <i>(Phone)</i>	
Dej/Khib Nyiab <i>(Water / Trash)</i>	
Tu Tsev (tu, kho) <i>(Home Maintenance (cleaning, repairs))</i>	
Nqi Them Tsheb <i>(Car Payment)</i>	
Tsheb Isaslas (faib rau 12 lub hli) <i>(Car Insurance (divide by 12 months))</i>	
Tu Tsheb <i>(Car Maintenance)</i>	
Ntaub Ntawv Ua Npe Rau Tsheb (faib rau 12 lub hli) <i>(Car Registration (divide by 12 months))</i>	
Sam Roj Nres Tsheb <i>(Gas / Parking)</i>	
Nqi Caij Npav thiab Tsheb Nqaj Hlau <i>(Bus and Train Fare)</i>	
Nqi Nyiaj Hli Yug Menyuum <i>(Child Support Payments)</i>	
Zov Menyuum <i>(Child Care / Babysitting)</i>	
Zaub Mov <i>(Food / Groceries)</i>	
Khoom Siv Kawm Ntawv <i>(School Supplies)</i>	
Nuj Nqis Kho Mob <i>(Medical Bills)</i>	
Nuj Nqis Maj Mam Them Rov Qab <i>(Debt Repayment)</i>	
Ntxhua Khaub Ncaws <i>(Laundry)</i>	
<b>SUAV TAS NRHO NQI RAU KHOOM TSEEM CEEB</b> <i>TOTAL BASIC EXPENSES</i>	

<b>NQI HLOOV YOOJ YIM</b> <i>FLEXIBLE EXPENSES</i>	
Noj Mov Tom Khw <i>Restaurants/Fast Food</i>	
Cawv <i>Beer, Wine, Liquor</i>	
Koj Cov Khaub Ncaws <i>Your Clothes</i>	
Menyuam Khaub Ncaws <i>Children's Clothes</i>	
Tv Raug Them <i>Cable TV</i>	
Khoom Plig <i>Gifts</i>	
Movies, Videos <i>Movies, Videos</i>	
Kev Lom Zem <i>Entertainment</i>	
Txiav Plaub Haus, Khob Pias <i>Haircuts, Beauty</i>	
Twv Txiaj <i>Lottery/ Bingo, Gambling</i>	
Luam Yeeb <i>Cigarettes</i>	
Kev Pab Dawb, Nyiaj Pub Dawb <i>Charity, Donations</i>	
<b>SUAV TAS NHRO COV NQI HLOOV YOOJ YIM</b> <i>TOTAL FLEXIBLE EXPENSES</i>	

<b>TAGNHRO COV NUJ NQI</b> <b>(suav tagnrho tom ntej thiab tom qab)</b> <i>TOTAL EXPENSES</i> <i>(add totals on front and back)</i>	
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Rho tawm TAGNHRO COV NUJ NQI ntawm koj cov nyiaj hli tau los. Yog tagnrho koj cov nuj nqi siab tshaj, koj yuav tsum siv nyiaj kom tsawg dua. Pib rho tawm cov nqi nyob hauv koj cov nqi hloov yooj yim, tej zaum txhob noj sab nraud lossis tua koj tv raug them.