

MONTHLY BUDGET

MONTHLY INCOME	
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BASIC MONTHLY EXPENSES	
Rent / House Payment	
Heat	
Electric	
Phone	
Water / Trash	
Internet / Wi-Fi	
Home Maintenance (cleaning, repairs)	
Car Payment	
Car Insurance (divide by 12 months)	
Car Maintenance	
Car Registration (divide by 12 months)	
Gas / Parking	
Bus and Train Fare	
Child Support Payments	
Child Care / Babysitting	
Food / Groceries	
School Supplies / Kid activities	
Medical Bills	
Debt Repayment	
Laundry	
Pets	
TOTAL BASIC EXPENSES	

FLEXIBLE EXPENSES	
Restaurants/Fast Food	
Beer, Wine, Liquor	
Your Clothes	
Children's Clothes	
Cable TV/ Streaming Services	
Gifts	
Entertainment	
Haircuts, Beauty	
Lottery, Bingo, Gambling	
Cigarettes	
Charity, Donations	
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.