

MONTHLY BUDGET

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| 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 | |
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| TOTAL BASIC EXPENSES | |

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

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| 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.