



MONTHLY BUDGET

	Monthly	Annually
Primary Income Source		
Net Income (After Taxes)		
Secondary Income Source (ex. Spouse, Second job)		
Net Income (After Taxes)		
Total Income		
Fixed Expenses		
Rent or Mortgage Payment		
Personal/Secured/Student Loans		
Credit Card Payment(s)		
Car Payment(s)		
Childcare		
Auto Insurance		
Health Insurance		
Life Insurance		
Savings		
Other		
Total Fixed Expenses		
Flexible Expenses		
Electricity		
Water/Gas/Sewer		
Cable TV/Internet Service		
Telephone/Cell Phone		
Groceries		
Gasoline		
Meals Out		
Work Lunches		
Clothing		
Medical/Dental/Drugs & Medication		
Diapers/Formula/Baby Supplies		
Movies/Sporting Events/Entertainment		
Gifts/Parties		
Cigarettes/Alcohol		
Barber/Beauty Shop		
Miscellaneous (hobbies, DVD's, Necessities)		
Household Products		
Total Flexible Expenses		
Total Expenses		
Total Income – Total Expenses = Disposable Income (Spending Money)		

* If this number is negative you should adjust your flexible expenses until your total expenses are not greater than your total income