

CREATE YOUR OWN BUDGET

Personal Budget for: _____ **for the month of :** _____

Money coming in:

Employment (after taxes)	\$
Government Assistance	\$
Child/Spousal Support	\$
Gifts/Allowance	\$
Other _____	\$

Total Income: \$

Money going out:

Fixed Expenses

Rent/mortgage	\$
Car payment	\$
Auto insurance	\$
Savings	\$
Other _____	\$

Total Fixed Expenses: \$

Variable Expenses

Gas and Electric bill	\$
Food	\$
Clothing	\$
Transportation	\$
Water	\$
Garbage	\$
Telephone	\$
Health Insurance	\$
Laundry/dry cleaning	\$
Fun stuff	\$
Childcare/babysitting	\$
Credit card bill	\$
Dining out	\$
Cell phone	\$
Cigarettes/tabacco	\$
Alcoholic beverages/beer	\$
Big events	\$
Other _____	\$

Total Variable Expenses: \$

Total Income \$

Total Outgoing (fixed + variable expenses) \$

Any money left over? (income minus outgoing) \$

Charting Where My Money Goes

After you have tracked your income and spending, categorize your expenses. Then calculate the percent each category represents of your total plan.

Expense	Planned \$	% of Total \$
Savings		
Rent/mortgage payment		
Gas & Electric		
Water		
Garbage		
Telephone		
Auto Insurance		
Car Payments		
Clothing		
Health Insurance		
Laundry/dry cleaning		
Childcare/babysitting		
Other child expenses		
Credit card bill		
Cell phone		
Dining out		
Pet care/food		
Transportation		
Food		
School		
Entertainment		
Cigarettes/tobacco		
Alcoholic beverages/beer		
Other		
Total		