



Monthly Budget

Anticipated Income	Date	Source	Amount Expected	Amount Received

Expenses	Amount Budgeted	Actually Spent
Giving		
Savings		
Retirement		
College Fund/Misc. Savings		
Mortgage/Rent		
Homeowner's Insurance		
Real Estate Taxes		
Home Repairs/Maintenance		
Electricity		
Water		
Gas		
Phone		
Cable		
Trash/Recycling		
Grocery		
Dining Out		
Car Payment(s)		
Gas and Oil		
Auto Repairs/Maintenance		
Auto Insurance		
Auto Registration/Taxes		
Savings for Auto Replacement		
Clothing		
Dry Cleaning		
Health Insurance		
Doctor Bills		
PAGE 1 TOTALS		

	Amount Budgeted	Actually Spent
Dentist	_____	_____
Medications	_____	_____
Optometrist/Contacts	_____	_____
Life Insurance	_____	_____
Disability Insurance	_____	_____
Child Care	_____	_____
Toiletries/Cosmetics	_____	_____
Household Items	_____	_____
Hair Care	_____	_____
Education/Tuition	_____	_____
School Supplies	_____	_____
Child Support	_____	_____
Memberships	_____	_____
Gifts	_____	_____
Pet Expenses	_____	_____
Entertainment	_____	_____
Vacation	_____	_____
Credit Card 1	_____	_____
Credit Card 2	_____	_____
Credit Card 3	_____	_____
Student Loan 1	_____	_____
Student Loan 2	_____	_____
Student Loan 3	_____	_____
Other Debt	_____	_____
Miscellaneous	_____	_____
Other	_____	_____
	PAGE 2 TOTALS _____	_____

Zero It
Out

Total Income: _____ (A)

Page 1 Total: _____ (B)

Page 2 Total: _____ (C)

$$(A) \text{ _____ } - (B) \text{ _____ } - (C) \text{ _____ } = 0$$

If your equation doesn't come out to 0, then go back and adjust your budget so that your income minus your expenses comes out to 0!