

Monthly Budget

For _____

Date _____

Directions: Divide annual income and expenses by 12 to get a monthly figure. Some expenses (like utilities) will vary through the year, so use a monthly average.

INCOME	
Take Home Pay	\$ _____
Allowance	\$ _____
Gifts	\$ _____
Part-time Jobs and Chores	\$ _____
Other Sources	\$ _____
TOTAL	\$ _____

HOUSEHOLD	
Rent/Mortgage (25-30% of income)	\$ _____
Utilities (electric, gas, trash, water)	\$ _____
Cable/Satellite TV	\$ _____
Internet	\$ _____
Cell Phone	\$ _____
Other Household Expenses	\$ _____
TOTAL	\$ _____

TRANSPORTATION (15% of income)

Car Payment	\$ _____
Insurance	\$ _____
Gasoline	\$ _____
Maintenance and Repairs	\$ _____
Public Transportation	\$ _____
TOTAL	\$ _____

FOOD (15% of income)

Groceries	\$ _____
Eating Out	\$ _____
TOTAL	\$ _____

ENTERTAINMENT (5-10% of income)

Games/Concerts	\$ _____
Dates/Trips	\$ _____
Movies/Music/Downloads	\$ _____
Movies in the theater	\$ _____
Hobbies	\$ _____
TOTAL	\$ _____

LOOKING GOOD (5% of income)

Clothes and Shoes	\$ _____
Toiletries	\$ _____
Hair Cut	\$ _____
Other Looking Good Expenses	\$ _____
TOTAL	\$ _____

MISCELLANEOUS

Credit Card	\$ _____
Savings/Investments (10% of income)	\$ _____
Education (tuition, books, fees)	\$ _____
Gifts and Charity	\$ _____
Pets	\$ _____
TOTAL	\$ _____

GRAND TOTAL	
TOTAL ALL INCOME	\$ _____
Subtract	-
TOTAL ALL EXPENSES	\$ _____
BOTTOM LINE	\$ _____

