MONTHLY BUDGET

MONTH: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
| **MONTHLY TAKE HOME PAY** | |
| Income Source #1 | $ |
| Income Source #2 | $ |
| Bonus Income | $ |
| **TOTAL** | **$** |

|  |  |  |
| --- | --- | --- |
| **FIXED EXPENSES** | | |
|  | BUDGETED | SPENT |
| Mortgage / Rent | $ | $ |
| Utilities | $ | $ |
| Water / Trash | $ | $ |
| Cable | $ | $ |
| Internet | $ | $ |
| Phone | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
| **TOTAL** | **$** | **$** |

|  |  |  |
| --- | --- | --- |
| **VARIABLE EXPENSES** | | |
|  | BUDGETED | SPENT |
| Gas | $ | $ |
| Entertainment | $ | $ |
| Dining Out | $ | $ |
| Clothing | $ | $ |
| Health | $ | $ |
| Personal Care | $ | $ |
| Groceries | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
| **TOTAL** | **$** | **$** |

|  |  |  |
| --- | --- | --- |
| **DEBT** | | |
|  | BUDGETED | SPENT |
| Credit Card #1 | $ | $ |
| Credit Card #2 | $ | $ |
| Credit Card #3 | $ | $ |
| Car Payment #1 | $ | $ |
| Car Payment #2 | $ | $ |
| Student Loan #1 | $ | $ |
| Student Loan #2 | $ | $ |
|  |  |  |
|  |  |  |
|  |  |  |
| **TOTAL** | **$** | **$** |

|  |  |  |
| --- | --- | --- |
| **SAVINGS** | | |
|  | BUDGETED | SPENT |
| Emergency Fund | $ | $ |
| Retirement | $ | $ |
| College Savings | $ | $ |
| Giving | $ | $ |
|  |  |  |
|  |  |  |
| **TOTAL** | **$** | **$** |

**www.TheBudgetMom.com**

(MINUS)

THIS SHOULD ALWAYS EQUAL ZERO

TOTAL EXPENSES

TOTAL INCOME