

	CURRENT SPENDING	NECESSARY CHANGES	PLANNED BUDGET
<b>MONTHLY EXPENSES</b>	\$	\$	\$
<b>Shelter</b>			
Electricity			
Garbage			
Gas			
Rent/Mortgage Payment			
Telephone			
Water			
<b>Food</b>			
Groceries			
School Lunches			
Work Lunches			
<b>Transportation</b>			
Car Insurance			
Car Payment			
Gasoline			
Repairs and Maintenance			
<b>Other Basic Expenses</b>			
Child Care			
Child Support			
Clothing			
Haircuts, Personal Care			
Insurance: Life, Health, Disability, Other			
Laundry, Dry Cleaning			
Medical and Dental			
Newspaper, Basic Cable			
School Expenses			
Taxes: IRS, Property			
<b>Savings</b>			
Emergencies			
Long-Term Goals			
Retirement			
Short-Term Goals			

	CURRENT SPENDING	NECESSARY CHANGES	PLANNED BUDGET
<b>MONTHLY EXPENSES</b>	\$	\$	\$
<b>Credit Card Payments</b>			
<b>Installment Loan Payments</b>			
<b>Miscellaneous Expenses</b>			
Alcoholic Beverages			
Books, Newsstand Purchases, Magazine Subscriptions			
CDs, Tapes, Music Supplies			
Charitable Contributions			
Children's Allowances			
Cigarettes, Tobacco Products			
Club Dues or Expenses (scouts, YMCA, health club)			
Dues (professional, social organizations)			
Entertainment, Eating Out, Ordering In			
Gifts and Cards (average for holidays, birthdays)			
Internet Access Fees			
Movies, Plays, Concerts			
Occupational Licenses, Fees			
Pets (average for vet dog/cat)			
Pet Food (if not purchased at grocery store)			
Snacks (at work, convenience stores, vending machines)			
Sports (spectator, bowling, softball, fishing, boating, etc.)			
STUFF (for house, kids, school, church, etc.)			
Vacations			
VCR Movie Rentals			
<b>Other</b>			
<b>TOTAL MONTHLY LIVING EXPENSES</b>			

## Your Monthly Record

Name: \_\_\_\_\_

Year: \_\_\_\_\_

Month: \_\_\_\_\_

	GROSS INCOME	NET INCOME
<b>MONTHLY INCOME</b>	\$	\$
Income 1		
Income 2		
Other Income (child support, social security, military retirement, etc.)		
<b>TOTAL GROSS/NET INCOME</b>		

<b>(Total Net Monthly Income) - (Total Monthly Living Expenses) = (+ or -)</b>		
\$ _____ . _____	\$ _____ . _____	\$ _____ . _____