

Name: _____

PERSONAL BUDGET PLANNER

Month and Year: _____

| <i>Table 1</i> | CURRENT SPENDING | NECESSARY CHANGES | PLANNED BUDGET |
|---|---------------------|----------------------|-------------------|
| ESSENTIAL MONTHLY EXPENSES | \$ | \$ | \$ |
| Home | | | |
| Rent or Mortgage | | | |
| Electricity | | | |
| Water/ Sewer/ Garbage | | | |
| Telephone - Local | | | |
| Telephone - Long Distance | | | |
| | | | |
| | | | |
| | | | |
| Food | | | |
| Groceries | | | |
| School Lunches | | | |
| Work Lunches | | | |
| | | | |
| | | | |
| Transportation | | | |
| Car Payment | | | |
| Car Insurance | | | |
| Gasoline | | | |
| Repairs and Maintenance | | | |
| Public Transportation (e.g., bus, train) | | | |
| | | | |
| | | | |
| Other Basic Expenses | | | |
| Child Care | | | |
| Child Support | | | |
| Clothing | | | |
| Haircuts/Personal Care | | | |
| Insurance: Life, Health, Disability, etc. | | | |
| Laundry, Dry Cleaning | | | |
| Medical and Dental | | | |
| Prescriptions | | | |
| Newspaper | | | |
| Cable TV | | | |
| School Expenses | | | |
| Taxes: IRS, Property | | | |
| | | | |
| | | | |
| Savings | | | |
| Emergencies | | | |
| Long-Term Goals | | | |
| Retirement | | | |
| Short-Term Goals | | | |
| | | | |
| | | | |
| Total Essential Monthly Expenses | 0.00 | 0.00 | 0.00 |

| <i>Table 2</i> | CURRENT SPENDING | NECESSARY CHANGES |
|--|---------------------|----------------------|
| OTHER MONTHLY EXPENSES | \$ | \$ |
| Credit Card Payments | | |
| | | |
| | | |
| Installment Loan Payments | | |
| | | |
| | | |
| Entertainment | | |
| Eating Out or Ordering In | | |
| Movie Tickets | | |
| Plays/Concerts | | |
| VCR/DVD Movie Rentals | | |
| CDs, Tapes, Music Supplies | | |
| Sporting Events | | |
| Internet Access Fees | | |
| Books, Magazines, Newspapers | | |
| | | |
| | | |
| Clubs/Organizations | | |
| Gym or Health Club Dues | | |
| Club Dues/Expenses (scouts, soccer, etc.) | | |
| Professional Organization Dues | | |
| Social Organization Dues | | |
| | | |
| | | |
| Gifts and Donations | | |
| Gifts and Cards (avg. for holidays, birthdays) | | |
| Religious Tithes | | |
| Charitable Contributions | | |
| | | |
| | | |
| Pets | | |
| Veterinary Expenses (average) | | |
| Pet Food | | |
| | | |
| | | |
| Miscellaneous Expenses | | |
| Children's Allowances | | |
| Vacations | | |
| Occupational License Fees | | |
| Cigarettes, Tobacco Products | | |
| Alcoholic Beverages | | |
| Snacks (work, convenience stores, vending) | | |
| | | |
| | | |
| Total Other Expenses | 0.00 | 0.00 |
| Total Essential Monthly Expenses | 0.00 | 0.00 |
| Total Living Expenses | 0.00 | 0.00 |

| | GROSS INCOME | NET INCOME |
|--|--------------|------------|
| MONTHLY INCOME | \$ | \$ |
| Income 1 | | |
| Income 2 | | |
| | | |
| | | |
| Other Income (Child support, social security, military retirement, etc.) | | |
| TOTAL GROSS/NET INCOME | 0.00 | 0.00 |

| | | |
|-----------------------------------|------|--|
| (Total Net Monthly Income) | - | (Total Monthly Living Expenses) |
| | 0.00 | 0.00 |



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