

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

## PERSONAL BUDGET PLANNER

Month and Year: \_\_\_\_\_

Table 1	CURRENT SPENDING	NECESSARY CHANGES	PLANNED BUDGET
ESSENTIAL MONTHLY EXPENSES	\$	\$	\$
<b>Home</b>			
Rent or Mortgage			
Electricity			
Water/ Sewer/ Garbage			
Telephone - Local			
Telephone - Long Distance			
<b>Food</b>			
Groceries			
School Lunches			
Work Lunches			
<b>Transportation</b>			
Car Payment			
Car Insurance			
Gasoline			
Repairs and Maintenance			
Public Transportation (e.g., bus, train)			
<b>Other Basic Expenses</b>			
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			
<b>Savings</b>			
Emergencies			
Long-Term Goals			
Retirement			
Short-Term Goals			
<b>Total Essential Monthly Expenses</b>	0.00	0.00	0.00

*step 1*

*step 11*

*step 12*

*step 2*

*step 3*

*steps 4 & 5*

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

MONTHLY INCOME	GROSS INCOME	NET INCOME	(Total Net Monthly Income) - (Total Monthly Living Expenses) = (+ or -)
	\$	\$	
Income 1			0.00
Income 2			0.00
Other Income (Child support, social security, military retirement, etc.)			0.00
<b>TOTAL GROSS/NET INCOME</b>	0.00	0.00	0.00

*step 8*

*step 9*

*steps 10*