## **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	HOUSEHOLD	
Take Home Pay	\$ Rent/Mortgage (25-30% of income)	\$
Allowance	\$ Utilities (electric, gas, trash, water)	\$
Gifts	\$ Cable/Satellite TV	\$
Part-time Jobs and Chores	\$ Internet	\$
Other Sources	\$ Cell Phone	\$
TOTAL	\$ Other Household Expenses	\$
	TOTAL	\$
TRANSPORTATION (15% of income)		
Car Payment	\$ FOOD (15% of income)	
Insurance	\$ Groceries	\$
Gasoline	\$ Eating Out	\$
Maintenance and Repairs	\$ τοται	\$
Public Transportation	\$ TOTAL	¥
TOTAL	\$	
	LOOKING GOOD (5% of income)	
	Clothes and Shoes	\$
ENTERTAINMENT (5-10% of income)	Toiletries	\$
Games/Concerts	\$ Hair Cut	\$
Dates/Trips	\$ Other Looking Good Expenses	\$
Movies/Music/Downloads	\$ TOTAL	\$
Movies in the theater	\$	
Hobbies	\$	
TOTAL	\$ GRAND TOTAL	
	TOTAL ALL INCOME	\$
	Subtract	-
MISCELLANEOUS	TOTAL ALL EXPENSES	\$
Credit Card	\$	
Savings/Investments (10% of income)	\$ BOTTOM LINE	\$
Education (tuition, books, fees)	\$	
Gifts and Charity	\$	
Pets	\$	
TOTAL	\$	

