PERSONAL BUDGET PLANNER

Table 1	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			

Table 2	CURRENT SPENDING	NECESSARY CHANGES	PLANNED BUDGET
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			
Total Essential Monthly Expenses			
Total Living Expenses			

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

(Total Net Monthly Income) - (Total Monthly Living Expenses) = (+ or -)

$_____._____ - $_____._____ = $_____.____