

NAVIGATING YOUR MONTHLY BUDGET



INCOME			EXPENSES		
	BUDGET	ACTUAL		BUDGET	ACTUAL
MONTHLY NET SALARY	\$	\$	FAMILY EXPENSES		
OTHER	\$	\$	Babysitter	\$	\$
			Day care	\$	\$
TOTAL INCOME	\$	\$	Other	\$	\$
EXPENSES			MISC.		
	BUDGET	ACTUAL	Clothing/Laundry	\$	\$
DEBT			Pet supplies	\$	\$
Credit card payments	\$	\$	Other	\$	\$
Student loan payments	\$	\$			
Other	\$	\$	SAVINGS		
			IRA	\$	\$
EDUCATION			Savings	\$	\$
Books and supplies	\$	\$	Money market account	\$	\$
Fees	\$	\$			
Tuition	\$	\$	TRANSPORTATION		
Other	\$	\$	Car payment	\$	\$
			Car insurance	\$	\$
ENTERTAINMENT			Car maintenance	\$	\$
Concerts/Movies	\$	\$	Gasoline	\$	\$
Sporting events	\$	\$	Public transportation	\$	\$
itunes/Spotify	\$	\$	Parking	\$	\$
Netflix/Hulu/Prime	\$	\$	Uber/Lyft	\$	\$
Other	\$	\$	Other	\$	\$
HEALTH			UTILITIES		
Doctor/Dentist	\$	\$	Cable/Internet	\$	\$
Life/Health insurance	\$	\$	Cell phone	\$	\$
Care products, drugs	\$	\$	Electricity	\$	\$
Other	\$	\$	Gas & water	\$	\$
FOOD			TOTAL EXPENSES		
Groceries/Eat in	\$	\$	\$	\$	\$
Eat out	\$	\$			
HOUSING			TOTALS		
Home repair	\$	\$		BUDGET	ACTUAL
Insurance	\$	\$	TOTAL INCOME	\$	\$
Rent/Mortgage	\$	\$	TOTAL EXPENSES	\$	\$
Taxes	\$	\$			
Other	\$	\$	SPENDABLE INCOME	\$	\$
			(income minus expenses)		