

Monthly Expenses	Current Spending	Necessary Changes	Planned Budget
Home			
Rent or Mortgage			
Electricity			
Water/Sewer			
Garbage			
Telephone			
Internet			
Television			
Insurance			
Dues			
Food			
Groceries			
Lunches			
Snacks			
Drinks			
Transportation			
Car Payment			
Car Insurance			
Gasoline			
Repairs/Maintenance			
Other Transportation (bus, etc)			
Children			
Child Care			
Child Support			
Allowances			
Sports/Clubs/Activities			
Savings			
Emergencies			
Short-Term Goals			
Long-Term Goals			
Retirement			
Vacation			
Other Payments			
Installment Loans			
Credit Card Payments			

Entertainment			
Eating Out/Ordering In			
Movie Tickets/Rentals/Plays/Concerts/Sporting Events			
Music Supplies (Subscription/CDs/etc)			
Books/Magazines/Newspapers			
Clubs/Organizations			
Gym Membership			
Club Dues/Expenses (Social, Professional, etc)			
Gifts and Donations			
Gifts and Cards (Average for Holidays and Birthdays)			
Religious/Charitable Contributions			
Pets			
Pet Food			
Veterinary Expenses			
Other Miscellaneous Expenses			
Clothing			
Haircuts/Personal Care			
Other Insurances: Life, Health, etc.			
Laundry/Dry Cleaning			
Medical and Dental			
Prescriptions			
School/Educational Expenses			
Taxes: IRS, Property, etc.			
Total Monthly Expenses	0	0	0
Monthly Income	Net Monthly Income (Net Income is your income after taxes and other withholdings, like 401k, are deducted.)		
Income 1			
Income 2			
Other Income (Child Support, Retirement, etc.)			
Total Monthly Income	0	0	0
Difference Between Income and Expenses			