

Name: _____

PERSONAL BUDGET PLANNER

Month and Year: _____

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
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		

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

Step 1

Step 1 Step 12

Step 3

Step 2

Steps 4 & 5

Steps 6

Step 8

Steps 9 & 10

