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## PERSONAL BUDGET PLANNER

Month and Year:							
Table 1	1	NECESSARY CHANGES	· · · · · · · · · · · · · · · · · · ·	Table 2	CURRENT	NECESSARY CHANGES	
ESSENTIAL MONTHLY EXPENSES	\$	5	CTOD	OTHER MONTHLY EXPENSES	\$	\$	\$
Home	4	Tep -	Sign	Credit Card Payments			
Rent or Mortgage				Installment Loan Payments			
Electricity							
Water/ Sewer/ Garbage				•			
Telephone - Local				ctop 3			
Telephone - Long Distance				Entertainment			
	1			Eating Out or Ordering In			
5100 -	1			Movie Tickets			
				Plays/Concerts			
Food				VCR/DVD Movie Rentals			
Groceries	1			CDs, Tapes, Music Supplies			
School Lunches				Sporting Events			
Work Lunches	1			Internet Access Fees			
	1			Books, Magazines, Newspapers			
Transportation							
Car Payment	1						
Car Insurance	1			Clubs/Organizations			
Gasoline				Gym or Health Club Dues			
Repairs and Maintenance	+			Club Dues/Expenses (scouts, soccer, etc.)			
Public Transportation (e.g., bus, train	n)			Professional Organization Dues			
	Í			Social Organization Dues			
	1						
Other Basic Expenses	1						
Child Care	1			Gifts and Donations			
Child Support	+			Gifts and Cards (avg. for holidays, birthday	s)		
Clothing	+			Religious Tithes	.,		
Haircuts/Personal Care				Charitable Contributions			
Insurance: Life, Health, Disability, etc	с.						
Laundry, Dry Cleaning	1						
Medical and Dental				Pets			
Prescriptions	-			Veterinary Expenses (average)			
Newspaper				Pet Food			
Cable TV	+						
School Expenses	1						
Taxes: IRS, Property				Miscellaneous Expenses			
/	1			Children's Allowances			
				Vacations			
	1			Occupational License Fees			
Savings				Cigarettes, Tobacco Products			
Emergencies	1			Alcoholic Beverages			
Long-Term Goals	1			Snacks (work, convenience stores, vending)			
Retirement	1						
Short-Term Goals	1			🛤			
	┼────		<u> </u>	Change A & D			
at an 2	<b> </b>		<u> </u>	Total Other Expenses			
sted 4	╉─────		<u> </u>	Total Essential Monthly Expenses		a: 4	27
						<del>-stons-</del> 0	- <b>X</b> -4—
Total Essential Monthly Expenses				Total Living Expenses			
	GDOSS	INCOME	NET INCON	AF (Total Net Monthly Income) - (Total Monthly	Living Expens	;es) = ( + or -	)
MONTHLY INCOME	08033	\$	<u> </u>	\$		\$	
Income 1	+		Ŧ			*	
Income 2	<u> </u>				eps:98	40	
Other Income (Child support,	+		}		and Q &		
social security, military			/	Actor 8 St	602.24	A 30	
retirement, etc.)				<1 sted 9			
TOTAL GROSS/NET INCOME	†		$\smallsetminus$				
	<u> </u>						

## 12 QUICK AND EASY STEPS TO CREATING YOUR BUDGET:

Step 1.	In Table 1, fill in the estimated dollar amount that you spend on Essential Monthly
	Expenses in the column labeled "Current Spending."
	Use the blank lines to describe additional expenses that are not already on the list.
Step 2.	Add the total of all of your Current Essential Monthly Expenses in the Total Essential
	Monthly Expenses row (first column).
Step 3.	In Table 2, fill in the estimated dollar amount that you spend on Other Monthly
	Expenses in the column labeled "Current Spending."
	Use the blank lines to describe additional expenses that are not already on the list.
Step 4.	Add the total of all of your Other Monthly Expenses in the Total Other Monthly
	Expenses row (first column).
Step 5.	Write the Total Essential Monthly Expenses number from Table 1 in the Total Essential
<b>•</b>	Monthly Expenses row in Table 2 (first column)
Step 6.	At the bottom of Table 2, add the Total Other Monthly Expenses and the Total
	Essential Monthly Expenses to get <b>Total Living Expenses</b> .
Step 7.	Copy the Total Living Expenses number into the Total Monthly Living Expenses blank in
Ctop 0	the formula below
Step 8.	Calculate your Monthly Gross and Net Income. Your Net income is your income after
Step 9.	income taxes and other withholdings, like 401k, are deducted. Copy the Total Net Income number into the <b>Total Net Monthly Income</b> blank in the
Step 9.	
Step 10.	formula to the right.
Step 10.	Using the formula above, subtract Total Monthly Living Expenses from Total Net
	Monthly Income. If the number is positive, then you are living within your
	budget and should consider investing the "excess" money in a savings account, money
	market, or other investment option, or payoff outstanding debts. If the number is
Step 11.	negative then you are spending more than your income allows. Go to Step 11 Review each line in Tables 1 & 2. Determine if you can save additional money by reducing
	certain expenses, especially those in Table 2. Write these reductions in the Necessary
	Changes column. You may be surprised just how much money you find without adding any
	new income.
Step 12.	Write the new values for your monthly expenses in the <b>Planned Budget</b> columns of
	Tables 1 & 2 and calculate your Planned Budget.
	Your Planned Budget represents your goal for next month. Monitor your expenses, and
	at the end of the month compare them with your budget.
	Make modifications to your budget as necessary.
	Congratulations on taking your first step to better money management!

Name:\_\_\_

## PERSONAL BUDGET PLANNER

Month and Year:\_

	CURRENT	NECESSARY	PLANNED	
Table 1	SPENDING	CHANGES	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			ļ	
Taxes: IRS, Property				
ianesi Ino, i i operty				
Savinas				
Savings Emergencies				
Long-Term Goals			ļ	
Retirement				
Short-Term Goals				
Total Essential Monthly Expenses				

	CURRENT	NECESSARY	PLANNED
Table 2	SPENDING	CHANGES	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			
<b>D</b> ·			
Pets			
Veterinary Expenses (average)			
Pet Food			
Misselleneous Experses			
Miscellaneous Expenses Children's Allowances			
Vacations			
Occupational License Fees			
Cigarettes, Tobacco Products			
		<u> </u>	
Alcoholic Beverages Snacks (work, convenience stores, vending)			
Charles (work, convenience stores, vending)			
	ļ		
Tatal Other Expenses		<u> </u>	
Total Other Expenses			
Total Essential Monthly Expenses			
Total Living Expenses			

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