

Name & date:

## Monthly Budget

### INCOME

Monthly Pay Before Any Deductions

(Gross)

\$

Total Deductions

(tax and other deductions)

\$

minus (-)

equals (=)

Total Take-Home Pay

(Net)

\$

Housing expenses	Regular Payment
Rent/Mortgage	\$
Tax	\$
Insurance	\$
Electric	\$
Gas/Oil	\$
Water/Sewage	\$
Repairs/Maintenance	\$
Cell phone	\$
Phone	\$
Cable	\$
Internet	\$
Other	\$
<b>Housing Total</b>	<b>\$</b>

Living expenses	Regular Payment
Groceries	\$
Lunches/Meals out	\$
Household supplies	\$
Clothing	\$
Laundry	\$
Haircuts	\$
Medical Bills	\$
Prescriptions	\$
Childcare	\$
School tuition/supplies	\$
Pet supplies	\$
Other	\$
<b>Living Total</b>	<b>\$</b>

Vehicle	Regular Payment
Loan/lease	\$
Loan/lease	\$
Gas	\$
Insurance	\$
Repairs/maintenance	\$
Excise tax	\$
Parking	\$
Other	\$
Other	\$
Other	\$
<b>Vehicle Total</b>	<b>\$</b>

Other Debts	Regular Payment
Student Loans	\$
Credit card	\$
Credit card	\$
Credit card	\$
Medical bill	\$
Medical bill	\$
Rent-to-own	\$
Other	\$
Other	\$
Other	\$
<b>Debts Total</b>	<b>\$</b>

Miscellaneous	Regular Payment
Video Rentals, Movies	\$
Club dues	\$
Newspaper/Magazines	\$
Church Tithes	\$
Charitable contributions	\$
Gifts	\$
Attorney's fees	\$
Insurance (life, etc)	\$
Alcohol/Tobacco	\$
Lottery/Gambling	\$
Other	\$
<b>Misc. Total</b>	<b>\$</b>

### RESULTS:

Total **Gross** Income: \$

To get target housing payment, multiply total gross income by 0.31 \$

Total <b>Net</b> Income	\$
Subtract <i>total housing</i> -	\$
Subtract <i>total living</i> -	\$
Subtract <i>total vehicle</i> -	\$
Subtract <i>total debts</i> -	\$
Subtract <i>total misc.</i> -	\$

<b>Equals Total Surplus or Deficit =</b>	
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