

Chatham-Kent Micro-Lending BUDGET TEMPLATE

PERSONAL BUDGET

Household income: What other income will you and/or your spouse earn in the next 12 months?		
Income Source	Description	Monthly Amount
Employment Income		\$
Partner's income		\$
Disability/Income Support		\$
Child Support		\$
Pension		\$
Other:		\$
TOTAL MONTHLY INCOME: (A)		\$

Living Expenses: What are your current monthly living expenses?		
Expense	Description	Monthly Amount
Rent/mortgage		\$
Groceries		\$
Utilities		\$
Phone and/or internet		\$
Gas		\$
Insurance (home & Auto)		\$
Vehicle		\$
Misc: (Clothing; movies; etc.)		\$
Other:		\$
TOTAL LIVING EXPENSE (B)		\$

Personal Liabilities: How much personal debt do you currently have outstanding?		
Expense	Description	Monthly Amount
Credit card		\$
Line of Credit		\$
Student Loan		\$
Other:		\$
TOTAL PERSONAL LIABILITIES:		\$

NET MONTHLY HOUSEHOLD INCOME:	
TOTAL MONTHLY INCOME (A) – TOTAL LIVING EXPENSES (B) =	\$