

PERSONAL BUDGET PLANNER

<i>Table 1</i>	<i>Current spending</i>	<i>Necessary Changes</i>	<i>Planned Budget</i>	<i>Table 2</i>	<i>Current spending</i>	<i>Necessary Changes</i>	<i>Planned Budget</i>
Essential Monthly Expenses	\$	\$	\$	Other Monthly Expenses	\$	\$	\$
Home				Credit Card Payments			
Rent or Mortgage							
Electricity				Installment Loan Payments			
Water/Sewer/Garbage							
Telephone				Entertainment			
				Eating out or Ordering In			
Food				Movie tickets			
Groceries				Plays/Concerts			
School Lunches				DVD Movie Rentals			
Work Lunches				CD's/Music			
				Sporting Events			
Transportation				Internet Access Fee			
Car Payment				Books, Magazines & Newspapers			
Car Insurance							
Gasoline				Clubs & Organizations			
Repairs and Main.				Gym or Health Club			
Public Transportation				Club dues (scouts, soccer, etc.)			
				Professional Organization Dues			
Other Basic Expenses							
Child Care				Gift & Donations			
Child Support				Gifts & Cards			
Clothing				Religious Tithes			
Haircuts/Personal Care				Charitable Contributions			
Insurance: Life, Health, Disability, etc.							
Laundry & Dry Cleaning				Pets			
Medical & Dental				Veterinary Expenses			
Prescriptions				Pet Food			
Newspaper							
Cable or Satellite TV				Miscellaneous Expenses			
School Expenses				Children's allowances			
Taxes: IRS, Property				Vacations			
				Occupational License Fee			
Savings				Cigarettes, Tobacco			
Emergencies				Alcoholic Beverages			
Long-Term Goals				Snacks (work, school)			
Retirement							
Short-Term Goals				Total Other Expenses			
				Total Essential Monthly Expenses			
Total Essential Monthly Expenses				Total Living Expenses			

	GROSS INCOME		NET INCOME	
MONTHLY INCOME	\$		\$	
Income 1				
Income 2				
Other Income (Child support, Social Security,				
Total Gross/Net Income				

(Total Net Monthly Income) - (Total Monthly Living Expenses) = (+or-)

\$ _____ - \$ _____ = \$ _____