

Monthly Budgeting Template

Monthly Income After Taxes - All Sources

Monthly Expenses

- Rent/Mortgage _____
- Homeowners/Renters Insurance _____
- Real Estate Taxes _____
- Electric _____
- Water _____
- Gas (home) _____
- Phone/Internet _____
- Cell Phone _____
- Cable _____
- Home Repair _____
- Groceries _____
- Gas (auto) _____
- Car Payment(s) _____
- Auto Insurance _____
- Auto Repair _____
- Health Insurance _____
- Doctor visits _____
- Prescriptions _____
- Child Care _____
- Clothing _____
- Laundry/Dry cleaning _____
- Pet supplies _____
- Vet Visits _____
- Credit Card Payments _____
- Student Loan Payments _____
- Other _____

Net Monthly Income

Savings and Retirement Fund Allotments (fund all but emergency fund after all debt is paid off)

- Emergency (rec. 6 mos of expenses) _____
- Charitable Giving _____
- Vacation _____
- New Car _____
- Home Downpayment _____
- Investments _____
- Retirement _____
- College Savings _____
- Other _____

Total (Net Income Less Fund Allotments)

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SHOULD EQUAL \$0