Name:_____

Month and Year:_____

PERSONAL BUDGET PLANNER

	A	B	C	D	E	F	G	H	I	J
1	*Table 1*	CURRENT SPENDING	NECESSARY CHANGES	PLANNED BUDGET		*Table 2*	CURRENT SPENDING	NECESSARY CHANGES	PLANNED BUDGET	
2	**ESSENTIAL MONTHLY EXPENSES**	$	$	$		**OTHER MONTHLY EXPENSES**	$	$	$	
3	**Home**					**Credit Card Payments**				
4	Rent or Mortgage					**Installment Loan Payments**				
5	Electricity									
6	Water/ Sewer/ Garbage									
7	Telephone - Local									
8	Telephone - Long Distance					**Entertainment**				
9						Eating Out or Ordering In				
10						Movie Tickets				
11						Plays/Concerts				
12	**Food**					VCR/DVD Movie Rentals				
13	Groceries					CDs, Tapes, Music Supplies				
14	School Lunches					Sporting Events				
15	Work Lunches					Internet Access Fees				
16						Books, Magazines, Newspapers				
17										
18	**Transportation**									
19	Car Payment									
20	Car Insurance					**Clubs/Organizations**				
21	Gasoline					Gym or Health Club Dues				
22	Repairs and Maintenance					Club Dues/Expenses (scouts, soccer, etc.)				
23	Public Transportation (e.g., bus, train)					Professional Organization Dues				
24						Social Organization Dues				
25										
26	**Other Basic Expenses**									
27	Child Care					**Gifts and Donations**				
28	Child Support					Gifts and Cards (avg. for holidays, birthdays)				
29	Clothing					Religious Tithes				
30	Haircuts/Personal Care					Charitable Contributions				
31	Insurance: Life, Health, Disability, etc.									
32	Laundry, Dry Cleaning									
33	Medical and Dental					**Pets**				
34	Prescriptions					Veterinary Expenses (average)				
35	Newspaper					Pet Food				
36	Cable TV									
37	School Expenses									
38	Taxes: IRS, Property					**Miscellaneous Expenses**				
39						Children's Allowances				
40						Vacations				
41						Occupational License Fees				
42	**Savings**					Cigarettes, Tobacco Products				
43	Emergencies					Alcoholic Beverages				
44	Long-Term Goals					Snacks (work, convenience stores, vending)				
45	Retirement									
46	Short-Term Goals									
47										
48						**Total Other Expenses**	0.00	0.00	0.00	
49						**Total Essential Monthly Expenses**	0.00	0.00	0.00	
50	**Total Essential Monthly Expenses**	0.00	0.00	0.00		***Total Living Expenses***	0.00	0.00	0.00	
51										
52		**GROSS INCOME**		**NET INCOME**		**(Total Net Monthly Income) - (Total Monthly Living Expenses) = (+ or -)**				
53	**MONTHLY INCOME**	$		$		0.00		0.00	0.00	
54	Income 1									
55	Income 2									
56	Other Income (Child support, social security, military retirement, etc.)									
57	***TOTAL GROSS/NET INCOME***	0.00		0.00						
58										
59										
60										
61										
62										
63										
64										
65										