

Budget

Monthly Income

Expected Gross Salary	\$	
Subtract Taxes & FICA (approx. 25-30%)	(-)	
Net Monthly Income		\$

Monthly Expenses

Rent or House Payment (including property taxes, specials)	\$	
House/Renters Insurance	\$	
Housing Maintenance (including appliances, yard care)	\$	
Utilities (heat, lights, water, cable, Internet access)	\$	
Telephone (local and long distance, cell phone)	\$	
Food	\$	
Student Loan Payment	\$	
Child/Daycare (including child support)	\$	
Automobile and Recreational Vehicle Payment	\$	
Automobile Maintenance (insurance, gas, tires, oil changes)	\$	
Credit Cards	\$	
Personal Loans	\$	
Clothing and Accessories	\$	
Personal Items (household, toiletries, haircuts)	\$	
Laundry/Dry Cleaning	\$	
Medical Cost (insurance, deductibles, medications)	\$	
Dental and Eye Care (glasses, braces, contacts)	\$	
Union or Professional Dues	\$	
Entertainment and Recreation (including hobbies)	\$	
Savings	\$	
Emergency Fund	\$	
Retirement Fund	\$	
Investments (CD's, bonds, stocks, college savings)	\$	
Micellaneous (gifts, donations, tax preparations)	\$	
Total Living Expenses		\$
Balance (net income - total living expenses)		\$