

Monthly Budget

Prepared for:

Prepared by:

Month:	Year:	Item	Expense	Income	Notes	Actions	Possible Changes	
							Savings in expense	Change in income
Household Expenses								
		Rent/Mortgage						
		Home equity loan payment						
		Real Estate Taxes (if not included in mort.)						
		Renter's/Homeowners insurance						
		Electric						
		Gas						
		Water						
		Telephone (local and long distance)						
		Cell Phone						
		Cable						
		Internet Access						
		Home Repairs						
		Food						
		Alcohol						
		Bank Fees						
		Household Supplies						
		Household Items						
		Furniture purchases and maintenance						
		Lawn/Yard expenses						
		Cigarettes						
Personal Expenses								
		Clothing						
		Laundry/Dry Cleaning						
		Haircuts and styling						
		Health Insurance						
		Prescription Plan						
		Co-pays						
		Optical						
		Dental						
		Other Medical						
		Grooming/Personal Care Items						
		Charity						
		Baby Sitter						
		Household Help						
		Hobbies						
		Income Taxes						
		Children's Allowances						
		Pet expenses						
		Other:						
Friends and Family								
		Party Supplies						
		Birthday, Anniversary, wedding gifts						
		Cards/Wrapping Paper						
		Personal Loans from friends						
		Other:						
Credit Cards and Loans								
Yearly Expenses (divided by 12)								
		Car Repairs/Maintenance						
		Driver's License						
		Car Registration						