Our Family Budget Monthly First Mortgage/Rent Groceries TOTAL MONTHLY INCOME Second Mortgage/ Work Lunch Include after tax income: all \$ Home Equity wages, part-time, School Lunch **Property Taxes** \$ government assistance, Home/Rent Insurance Household/ Toiletries pension, social security, etc. Home Owner Fees Tobacco/Alcohol \$ Other Medical/Life Insurance Gas Medical/Doctor SUBTRACT Electric Phone - Landline TOTAL MONTHLY EXPENSES Cell Phone(s) Ś **EQUALS** Movies/ Entertainment Dining Out Gifts BUDGET SURPLUS / DEFICIT Auto Maintenance Donations/Charity \$ Other Sports/Recreation Savings/ Investments Hobbies **Emergency Savings** Childcare/Alimony Though no one Vacations/Trips can make a brand new start, Total Credit Cards Home Repair/Updates anyone can Misc. Debt Other_ start from now and Student Loans \$ make a brand new Medical Bills \$ TOTAL MONTHLY \$ Other

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