

**Monthly Budget**

For \_\_\_\_\_

Date \_\_\_\_\_

**Directions:** Divide annual income and expenses by 12 to get a monthly figure. Some expenses (like utilities) will vary through the year, so use a monthly average.

<b>INCOME</b>	
Take Home Pay	\$ _____
Allowance	\$ _____
Gifts	\$ _____
Part-time Jobs and Chores	\$ _____
Other Sources	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

<b>HOUSEHOLD</b>	
Rent/Mortgage (25-30% of income)	\$ _____
Utilities (electric, gas, trash, water)	\$ _____
Cable/Satellite TV	\$ _____
Internet	\$ _____
Cell Phone	\$ _____
Other Household Expenses	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**TRANSPORTATION** (15% of income)

Car Payment	\$ _____
Insurance	\$ _____
Gasoline	\$ _____
Maintenance and Repairs	\$ _____
Public Transportation	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**FOOD** (15% of income)

Groceries	\$ _____
Eating Out	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**ENTERTAINMENT** (5-10% of income)

Games/Concerts	\$ _____
Dates/Trips	\$ _____
Movies/Music/Downloads	\$ _____
Movies in the theater	\$ _____
Hobbies	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**LOOKING GOOD** (5% of income)

Clothes and Shoes	\$ _____
Toiletries	\$ _____
Hair Cut	\$ _____
Other Looking Good Expenses	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**MISCELLANEOUS**

Credit Card	\$ _____
Savings/Investments (10% of income)	\$ _____
Education (tuition, books, fees)	\$ _____
Gifts and Charity	\$ _____
Pets	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

<b>GRAND TOTAL</b>	
<b>TOTAL ALL INCOME</b>	\$ _____
Subtract	-
<b>TOTAL ALL EXPENSES</b>	\$ _____
<b>BOTTOM LINE</b>	<b>\$ _____</b>

