

# DETERMINE *your* MONTHLY BUDGET

Creating a monthly budget with all of your income and expenses can help you: pay down debt, save for a major purchase or simply gain a better understanding of your finances. It may be helpful to keep track of what you spend over the course of a few week to ensure you are capturing all your expenses in your budget. Click here for more financial guidance.

## Monthly Expenses

Rent/mortgage	\$
2nd mortgage	\$
HOA (association dues)	\$
Property taxes	\$
Homeowner's/renters insurance	\$
Gas/electric (average)	\$
Water/sewer/garbage	\$
Telephone/cell phone	\$
Groceries	\$
Household items	\$
Health insurance	\$
Prescriptions/doctor visits	\$
Daycare/babysitting	\$
Alimony/child support	\$
Tuition/lessons/student loans	\$
Taxes (monthly repayment)	\$
Life insurance	\$
Union dues	\$
Storage fees	\$
Beauty/barber	\$
Movies/video rentals	\$
Internet access	\$
Cable/satellite	\$
Dining out	\$
Sports/hobbies/clubs/gym	\$
Vacations/travel	\$
Books/music/dvds	\$
Clothing purchases	\$
Laundry/dry cleaning	\$
Home maintenance	\$
Pool/hot tub service	\$
Gardening	\$
Gifts/cards	\$
Pet care	\$
Banking fees/postage	\$
Cigarettes/alcohol	\$
Religious/charity	\$

## Monthly Expenses

Car payment #1	\$
Car payment #2	\$
Gasoline	\$
Maintenance/repairs	\$
Auto insurance	\$
Auto registration	\$
Tolls/parking/mass transit	\$
Other	\$
Other	\$
Other	\$
Other	\$
Other	\$
Other	\$
Other	\$
Other	\$
Total monthly expenses	=

## Monthly Income

Job	\$
Spouse's job	\$
Part-time job	\$
Rental/room & board received	\$
Commissions/bonuses	\$
Tax refunds	\$
Investment income	\$
Government benefits	\$
Unemployment insurance	\$
Child support/alimony	\$
Support from family/friends	\$
Other	\$
Total monthly income	=

## Net

Total monthly income	\$
Total monthly expenses	- \$
Over/under	= \$