

Date: _____

Reviewed: _____

Reviewed: _____

Reviewed: _____

Monthly Budget 3

MONTHLY INCOME

	GROSS	NET
Income 1:	\$ _____	\$ _____
Income 2:	\$ _____	\$ _____
Income 3:	\$ _____	\$ _____
TOTAL INCOME	\$ _____	\$ _____

MONTHLY EXPENSES	Current Spending	Necessary Changes	Goal
HOUSING			
Rent	\$ _____	\$ _____	\$ _____
Electric	\$ _____	\$ _____	\$ _____
Water	_____	_____	_____
Gas	\$ _____	\$ _____	\$ _____
Phone	\$ _____	\$ _____	\$ _____
FOOD			
Groceries	\$ _____	\$ _____	\$ _____
Household Supplies	\$ _____	\$ _____	\$ _____
Work-school lunches	\$ _____	\$ _____	\$ _____
TRANSPORTATION			
Car Payment	\$ _____	\$ _____	\$ _____
Gasoline	\$ _____	\$ _____	\$ _____
Car Insurance	\$ _____	\$ _____	\$ _____
Repairs & Maintenance	\$ _____	\$ _____	\$ _____
Other:	\$ _____	\$ _____	\$ _____
SAVINGS			
Deposit into savings acct.	\$ _____	\$ _____	\$ _____
Matched Savings	\$ _____	\$ _____	\$ _____
Retirement	\$ _____	\$ _____	\$ _____
OTHER			
Child Care	\$ _____	\$ _____	\$ _____
Babysitters	\$ _____	\$ _____	\$ _____
Child Support	\$ _____	\$ _____	\$ _____
Clothing	\$ _____	\$ _____	\$ _____
Laundry, Dry Cleaning	\$ _____	\$ _____	\$ _____

Haircuts, Personal Care	\$	\$	\$
School Expenses	\$	\$	\$
Medical, Dental	\$	\$	\$
Insurance: Medical, etc.	\$	\$	\$
Taxes, IRS	\$	\$	\$
Student Loans	\$	\$	\$
Newspaper	\$	\$	\$
Cable	\$	\$	\$
DEBTS			
Debt 1:	\$	\$	\$
Debt 2:	\$	\$	\$
Debt 3:	\$	\$	\$
MISCELLANEOUS			
Snacks (work, conv. store)	\$	\$	\$
Cigarettes, tobacco	\$	\$	\$
Allowances	\$	\$	\$
Tithes, charity	\$	\$	\$
Eating out	\$	\$	\$
Movies, Concerts, Plays	\$	\$	\$
Movie rental, subscription	\$	\$	\$
Sports	\$	\$	\$
Books, Magazines	\$	\$	\$
Music (CDs, downloads, etc.)	\$	\$	\$
Postage	\$	\$	\$
Gifts, cards	\$	\$	\$
Out of town trips, guests	\$	\$	\$
Hobbies, crafts, supplies	\$	\$	\$
Stuff (house ,kids)	\$	\$	\$
Other:	\$	\$	\$
TOTALS	\$	\$	\$
Total Net Monthly Income	\$	\$	\$
Less Monthly Expenses	\$	\$	\$
SHORTAGE or SURPLUS	\$	\$	\$



For more help with personal finances, contact the Financial Coaching program at 512-610-4026.