



Personal Budget

Please fill in estimated monthly expense amounts:

| | |
|---------------------------|--|
| Rent | |
| First Mortgage | |
| Second Mortgage | |
| Home Association Dues | |
| Property Taxes | |
| Home/Renters Insurance | |
| Lot Rent | |
| Home Repairs | |
| Electric/Gas/Oil, etc. | |
| Water/Sewer | |
| Garbage/Recycling | |
| Landline | |
| Cellphone | |
| Internet/Cable | |
| Bus, Uber, Lyft, etc. | |
| Car Payment #1 | |
| Car Payment #2 | |
| Recreational/Equipment | |
| Auto Registration/Tabs | |
| Parking | |
| Auto Repairs/Oil Changes | |
| Auto Insurance | |
| Auto Gasoline | |
| Medical Insurance | |
| Life Insurance | |
| Medical Bills | |
| Optical/Dental | |
| Prescriptions | |
| Vitamins/Over the Counter | |
| Doctor Visits | |

| | |
|---------------------------|--|
| Groceries | |
| Dining Out | |
| School Lunches | |
| Food at Work | |
| Clothing | |
| Alcohol/Tobacco | |
| Laundry/Dry Cleaning | |
| Cleaning Products/Service | |

| | |
|-----------------------|--|
| Business/Supplies | |
| Private Student Loans | |
| Federal Student Loans | |
| Private School | |
| Books | |
| Personal Loans | |
| Co-Signed Loan | |

| | |
|-----------------------|--|
| Banking Fees | |
| Legal Fees | |
| Federal/State Taxes | |
| Payday/Cash Advance | |
| Collections/Judgments | |
| Family Loans | |

| | |
|--------------------|--|
| Birthdays/Holidays | |
| Faith-based Giving | |
| Charities | |
| Travel | |

| | |
|-----------------|--|
| Diapers/Formula | |
| Babysitting | |
| Allowance | |
| Child Support | |

| | |
|----------------------|--|
| Online Subscriptions | |
| Newspapers/Magazines | |
| Movies/Live Theater | |
| Gym Membership | |

| | |
|---------------------|--|
| Haircuts/Color | |
| Manicures/Pedicures | |
| Toiletries | |

| | |
|----------------------|--|
| Entertainment/Gaming | |
| Sports | |
| Activities | |
| Pet Expenses | |
| Coffee | |

| | |
|---------|--|
| Savings | |
|---------|--|

| | |
|-------|--|
| Other | |
| Other | |
| Other | |

Net Income for Month

\$

(↑minus deductions)

Sum of All Expenses

\$

Cashflow Excess/Shortage

\$

(Subtract Sum of All Expenses from Net Income for Cashflow Excess/Shortage)