**Monthly Budget**

|  |  |
| --- | --- |
| **Monthly Income** |  |
| Salary after taxes |  |
| Other income after taxes |  |
| Total monthly income |  |
| **Monthly Expenses** |
| **Housing** | Mortgage or rent |  |  | **Transportation** |  |  |
| Electricity |  | Car Payment |  |
| Gas |  | Fuel |  |
| Water and sewer |  | Licensing |  |
| Phone |  | Maintenance or repairs |  |
| Maintenance or repairs |  | Public Transportation |  |
| Supplies |  | Other |  |
| Cable |  | **Subtotal** |  |
| Cleaning |  | **Entertainment** | Netflix |  |
| **Subtotal** |  | Movies |  |
| **Food** | Groceries |  | Concerts or theatre |  |
| Dining Out |  | Sporting Events |  |
| Other |  | Other |  |
| **Subtotal** |  | Other |  |
| **Personal Care** | Clothing |  | **Subtotal** |  |
| Hair / Nails |  | **Miscellaneous** | Loans |  |
| Medical |  | Taxes (federal, state, local) |  |
| Dry cleaning |  | Medical |  |
| Health club |  | Dry cleaning |  |
| Sport supplies |  | Health club |  |
| Other |  | Sport supplies |  |
| **Subtotal** |  | Security |  |
| **Insurance** | Home |  | Other |  |
| Car |  | **Subtotal** |  |
| Life |  | **Savings** | Pension |  |
| Health |  | Investments |  |
| Other |  | Savings |  |
| **Subtotal** |  | **Subtotal** |  |
|  |
|  | **Total Monthly Income** |  |
|  | **Total Monthly Expenses** |  |
|  | **Balance** **(Income minus Expenses)** |  |