

**Budget \_\_\_\_\_ (month/year)**

*Your income can be divided into three categories:*

*Needs < 50%, Wants = 30%, and Savings > 20%*

	Budgeted	Actual	Difference
<b>Income</b>			
Income #1			
Income #2			
Income #3			
<b>Total Income:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Saving</b>			
Emergency Fund			
Retirement			
Goal			
<b>Total Saving:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Household</b>			
Rent/Mortgage			
Heat (Average)			
Electric			
Water			
Sewage			
Home/Renters Insurance			
Phone/Internet			
Repair/Improvements			
<b>Total Household:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Food</b>			
Groceries			
Meals Out			
Other			
<b>Total Food:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

	Budgeted	Actual	Difference
<b>Transportation</b>			
Car Payment			
Gas			
Maintenance			
Car Insurance			
Bus Fares/Bike Maintenance			
<b>Total Transportation:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Personal</b>			
Clothing			
Medical/Dental Vision			
Education			
Life Insurance			
Gifts			
Donations			
Entertainment			
Child Care			
Cable/Streaming			
Toiletries/Cleaning Supplies			
Pets			
Spending Cash			
Other			
<b>Total Personal:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Debt Repayment</b>			
Student Loans			
Credit Card			
Other			
<b>Total Debt:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>