

**My budget as of (month) \_\_\_\_\_ 20\_\_**

*Your income can be divided into three categories:*

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

	Budgeted	Actual
<b>Income</b>		
Income #1		
Income #2		
Income #3		
<b>Total Income:</b>	\$	\$
<b>Saving</b>		
Emergency Fund		
Goal		
Goal		
<b>Total Saving:</b>	\$	\$
<b>Household</b>		
Rent/Mortgage		
Heat (Average)		
Electric		
Water		
Phone/Internet		
Property Taxes		
Household Expenses/Furnishings		
Repair/Improvements		
Home/renters Insurance		
<b>Total Household:</b>	\$	\$
<b>Food</b>		
Groceries		
Paper/Cleaning Supplies		
Meals Out		
Other		
<b>Total Food:</b>	\$	\$

	Budgeted	Actual
<b>Transportation</b>		
Gas		
Bus Fares		
Maintenance		
Parking		
Car Insurance		
<b>Total Transportation:</b>	\$	\$
<b>Personal</b>		
Clothing		
Medical/Dental Vision		
Education		
Life Insurance		
Gifts		
Donations		
Entertainment		
Child Care		
Grooming Supplies		
Haircuts		
Laundry		
Pets		
Cable/Satellite TV		
Other		
Other		
<b>Total Personal:</b>	\$	\$
<b>Discretionary Income:</b>		
	\$	\$