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PERSONAL BUDGET PLANNER

Month and Year	r:	y e.a	١d	a	th	nt	0	M	1
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Month and Year:						•	
Table 1		NECESSARY		Table 2		NECESSARY	
ESSENTIAL MONTHLY EXPENSES	SPENDING	CHANGES	BUDGET	OTHER MONTHLY EXPENSES	SPENDING \$	CHANGES \$	BUDGET \$
Home	. 4	tep	SIEF	Credit Card Payments			
Rent or Mortgage	2		-	Installment Loan Payments	1		
Electricity							
Water/ Sewer/ Garbage							
Telephone - Local				chan 3			
Telephone - Long Distance				Entertainment STOP-			
1				Eating Out or Ordering In	-		
<u>cten</u>				Movie Tickets			
				Plays/Concerts	1		
Food				VCR/DVD Movie Rentals	1		
Groceries				CDs, Tapes, Music Supplies			
School Lunches				Sporting Events			
Work Lunches				Internet Access Fees			
				Books, Magazines, Newspapers			
Transportation							
Car Payment							
Car Insurance				Clubs/Organizations			
Gasoline	<u> </u>			Gym or Health Club Dues			
Repairs and Maintenance	<u> </u>			Club Dues/Expenses (scouts, soccer, etc.			
Public Transportation (e.g., bus, train				Professional Organization Dues	,		
	,			Social Organization Dues			
Other Basic Expenses							
Child Care				Gifts and Donations			
Child Support	ļ						
Clothing	 			Gifts and Cards (avg. for holidays, birthdo Religious Tithes	195)		
Haircuts/Personal Care	i			Charitable Contributions			
Insurance: Life, Health, Disability, etc	<u>i</u>			chainable commonitions	1		
Laundry, Dry Cleaning	·						
Medical and Dental				Pets			
Prescriptions				Veterinary Expenses (average)			
Newspaper	 			Pet Food			
Cable TV	<u> </u>				1		
School Expenses	<u> </u>						
Taxes: IRS, Property	<u> </u>			Miscellaneous Expenses	-		
Tuxes: IKS, Property	<u> </u>			Children's Allowances	-		
	 			Vacations			
	<u> </u>			Occupational License Fees	-		
Savings	 			Cigarettes, Tobacco Products			
-	ļ						
Emergencies	<u> </u>			Alcoholic Beverages			
Long-Term Goals Retirement	 			Snacks (work, convenience stores, vending			
	 						
Short-Term Goals				<u></u>	1		
`	<u> </u>			Ctons 4 Q J			
cton C	<u> </u>			Total Other Expenses			0 7
				Total Essential Monthly Expenses	\sim	Latonah	
Total Essential Monthly Expenses				Total Living Expenses		DOIGHOR	100.0
1	CDOCC	TNCOME	NET THE	MF (Total Net Monthly Income) - (Total Month	Living Expens	es) = (+ or -)
MONTHLY INCOME		INCOME \$	NET INCO \$			4	
Income 1		Ŧ	Ψ	\$		Ψ	
Income 2						40	
Other Income (Child support,					1	0.10	
social security, military					1eds 74		
retirement, etc.)					teps 98		
TOTAL GROSS/NET INCOME	<u> </u>		\leftarrow				
IS THE BROSSINET INCOME	<u>i </u>						

12 QUICK AND EASY STEPS TO CREATING YOUR BUDGET:

Step 1.	In Table 1 , fill in the estimated dollar amount that you spend on Essential Monthly			
	Expenses in the column labeled "Current Spending."			
	Use the blank lines to describe additional expenses that are not already on the list.			
Step 2.	Add the total of all of your Current Essential Monthly Expenses in the Total Essential			
	Monthly Expenses row (first column).			
Step 3.	In Table 2 , fill in the estimated dollar amount that you spend on Other Monthly			
	Expenses in the column labeled "Current Spending."			
	Use the blank lines to describe additional expenses that are not already on the list.			
Step 4.	Add the total of all of your Other Monthly Expenses in the Total Other Monthly			
	Expenses row (first column).			
Step 5.	Write the Total Essential Monthly Expenses number from Table 1 in the Total Essential			
•	Monthly Expenses row in Table 2 (first column)			
Step 6.	At the bottom of Table 2, add the Total Other Monthly Expenses and the Total			
	Essential Monthly Expenses to get Total Living Expenses .			
Step 7.	Copy the Total Living Expenses number into the Total Monthly Living Expenses blank in			
	the formula below			
Step 8.	Calculate your Monthly Gross and Net Income. Your Net income is your income after			
	income taxes and other withholdings, like 401k, are deducted.			
Step 9.				
<u> </u>	formula to the right.			
Step 10.	Using the formula above, subtract Total Monthly Living Expenses from Total Net			
	Monthly Income. If the number is positive, then you are living within your			
	budget and should consider investing the "excess" money in a savings account, money			
	market, or other investment option, or payoff outstanding debts. If the number is			
<u>Chan 11</u>	neartive then you are spending more than your income allows Go to Step 11			
Step 11.	Review each line in Tables 1 & 2. Determine if you can save additional money by reducing			
	certain expenses, especially those in Table 2. Write these reductions in the Necessary			
	Changes column. You may be surprised just how much money you find without adding any			
	new income.			
Step 12.	Write the new values for your monthly expenses in the Planned Budget columns of			
	Tables 1 & 2 and calculate your Planned Budget.			
	Your Planned Budget represents your goal for next month. Monitor your expenses, and			
	at the end of the month compare them with your budget.			
	Make modifications to your budget as necessary.			
	Congratulations on taking your first step to better money management!			

Name:___

PERSONAL BUDGET PLANNER

Month and Year:_

Table 1		NECESSARY	PLANNED	
	SPENDING		BUDGET	
ESSENTIAL MONTHLY EXPENSES	\$	\$	\$	
Home				
Rent or Mortgage				
Electricity				
Water/ Sewer/ Garbage				
Telephone - Local				
Telephone - Long Distance				
Food				
Groceries				
School Lunches				
Work Lunches				
Transportation				
Transportation Can Powmant				
Car Payment				
Car Insurance				
Gasoline				
Repairs and Maintenance				
Public Transportation (e.g., bus, train)				
Other Basic Expenses				
Child Care				
Child Support				
Clothing				
Haircuts/Personal Care				
Insurance: Life, Health, Disability, etc.				
Laundry, Dry Cleaning				
Medical and Dental				
Prescriptions				
Newspaper				
Cable TV				
School Expenses				
Taxes: IRS, Property				
Carinaa				
Savings				
Emergencies				
Long-Term Goals				
Retirement				
Short-Term Goals				
Total Formatical Monthly Formation				
Total Essential Monthly Expenses				

	CURRENT	NECESSARY	PLANNED
Table 2	SPENDING	CHANGES	BUDGET
OTHER MONTHLY EXPENSES	\$	\$	\$
Credit Card Payments			
Installment Loan Payments			
-			
Entertainment			
Eating Out or Ordering In Movie Tickets			
Plays/Concerts			
VCR/DVD Movie Rentals			
CDs, Tapes, Music Supplies			
Sporting Events			
Internet Access Fees			
Books, Magazines, Newspapers			
Clubs/Organizations			
Gym or Health Club Dues			
Club Dues/Expenses (scouts, soccer, etc.)			
Professional Organization Dues			
Social Organization Dues			
Gifts and Donations			
Gifts and Cards (avg. for holidays, birthdays)			
Religious Tithes Charitable Contributions			
Charitable contributions			
Pets			
Veterinary Expenses (average)			
Pet Food			
_			
Miscellaneous Expenses			
Children's Allowances			
Vacations			
Occupational License Fees			
Cigarettes, Tobacco Products			
Alcoholic Beverages			
Snacks (work, convenience stores, vending)			
Total Other Expenses			
Total Essential Monthly Expenses			
Total Living Expenses			

	GROSS INCOME	NET INCOME	(Total Net Monthly Income) - (Total Monthly Living Expenses) = (+ or -)
MONTHLY INCOME	\$	\$	\$ = \$
Income 1			
Income 2			
Other Income (Child support, social security, military retirement, etc.)			
TOTAL GROSS/NET INCOME			