

My Monthly Personal Budget

My Income (net-take home)	Amount
My Monthly Income (wages)	
Spouse's Monthly Income (wages)	
Other Monthly Income(child support, pensions etc.)	
Dividend/ Interest/Investment income	
Total Monthly Household Income	\$

My Expenses	Amount
Housing (1st Mortgage or Rent)	
2 nd mortgage or home equity loan	
1/12 th of annual home or renter's insurance	
1/12 th of annual real estate taxes	
1/12 th HOA (homeowner association) fees	
Student Loan(s) & Books	
"minimum" credit card payments (total of all cards)	
Auto Loan(s)	
Personal (unsecured loans)	
Car Insurance- (1/12 th of yearly premium)	
Home security fee	
Life Insurance- (1/12 th of yearly premium)	
Child Care	
Health Insurance & monthly health expenses	
Charitable Donations	
Gas/Electricity/Oil	
Total Telephone (Landline) & (cell)	
Cable	
Garbage/Trash	
Internet	
Savings and/or Emergency Fund	
Food (including eating out)	
Entertainment (including vacation)	
Other *	
Total Expenses	\$

What's Left	Amount
Monthly Income	
Less Monthly Expenses	
Discretionary Income**	\$

* **Other** -This section can hold various expenses already not listed on the budget. Expenses such as clothing purchases, health and beauty services and supplies, hobbies, gifts and gym memberships and pet needs are such items that can be listed here. This expense line can change as items change from month to month.

** **Discretionary Income** will be what's left after all your monthly expenses are met. This income can be used in various ways. Even though I have left an expense line for savings or emergency account, you can always add to your savings since one can never have enough money for life's unexpected occurrences.