

MY BUDGET

MONTHLY EXPENSES	
Mortgage payment or rent	\$
Vacation home mortgage	\$
Automobile loans	\$
Personal loans	\$
Charge accounts	\$
Federal income taxes	\$
State income taxes	\$
FICA (Social Security)	\$
Real estate taxes	\$
Other taxes	\$
Utilities (electricity, heat, water, etc)	\$
Household repairs and maintenance	\$
Food	\$
Clothing/ laundry	\$
Education expenses	\$
Child care	\$
Automobile expenses(gas, repairs,etc)	\$
Other transportation	\$
Life insurance	\$
Homeowner's insurance	\$
Automobile insurance	\$
Medical, dental, disability insurance	\$
unreimbursed medical, dental expenses	\$
Entertainment/dining	\$
Recreation/travel	\$
Club dues	\$
Hobbies	\$
Gifts	\$
Major home improvements and furnishings	\$
Professional services	\$
Charitable contributions	\$
Other expenses	\$
Total monthly expenses	\$
MONTHLY INCOME	
Wages, salary,tips	\$
Alimony, child support	\$
Dividends from stocks, mutual funds, etc.	\$
Interest on savings accounts, bonds, CDs, etc.	\$
Social security benefits	\$
Pensions	\$
Other income	\$
Total monthly income	\$
NET CASH FLOW	
Total Monthly Income	\$
Total Monthly Expenses	\$
Discretionary monthly income(subtract your expenses from your income)	\$