Name:___

PERSONAL BUDGET PLANNER

Mont	h and	l Year:
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Table 1		NECESSARY CHANGES		Table 2		NECESSARY CHANGES	
ESSENTIAL MONTHLY EXPENSES	\$	¢ 1	BODGET	14 OTHER MONTHLY EXPENSES	SPEINDING \$	\$	\$
Home	¥ (2+00-1-	step	Credit Card Payments	Ψ	Ψ	Ψ
Rent or Mortgage				Installment Loan Payments		ļ	
Electricity						ļ	
Water/ Sewer/ Garbage		ļ				ļ	
Telephone - Local				Cton J		ļ	
Telephone - Long Distance				Entertainment 🔿 😜 👻			
1				Eating Out or Ordering In			
Sted 1				Movie Tickets			
				Plays/Concerts			
Food				VCR/DVD Movie Rentals			
Groceries				CDs, Tapes, Music Supplies			
School Lunches				Sporting Events			
Work Lunches		/		Internet Access Fees			
WOLK EURCHES				Books, Magazines, Newspapers			
				Books, Magazines, Newspapers			
-						<u> </u>	
Transportation						<u> </u>	
Car Payment						ļ	
Car Insurance				Clubs/Organizations			
Gasoline				Gym or Health Club Dues			
Repairs and Maintenance				Club Dues/Expenses (scouts, soccer, etc.)			
Public Transportation (e.g., bus, train)				Professional Organization Dues			
				Social Organization Dues			
		,				[
Other Basic Expenses							
·····				Cifts and Danations			
Child Care				Gifts and Donations			
Child Support				Gifts and Cards (avg. for holidays, birthdays)		
Clothing		<u>ب</u>		Religious Tithes		ļ	
Haircuts/Personal Care				Charitable Contributions			
Insurance: Life, Health, Disability, etc.							
Laundry, Dry Cleaning							
Medical and Dental				Pets			
Prescriptions				Veterinary Expenses (average)			
Newspaper				Pet Food			
Cable TV						[
School Expenses						·	
Taxes: IRS, Property				Miscellaneous Expenses			
inco, in operty				Children's Allowances		}	
						<u> </u>	
				Vacations		<u> </u>	
-				Occupational License Fees		<u> </u>	
Savings				Cigarettes, Tobacco Products		ļ	
Emergencies				Alcoholic Beverages			
Long-Term Goals				Snacks (work, convenience stores, vending)			
Retirement							
Short-Term Goals				. A 🎜			
•				Change A A			
at an 2				Total Other Expenses			
sted s				· · · · · · · · · · · · · · · · · · ·			l 71
	\frown			Tatal Essential Monthly Expenses		-Ctonc P	<u>}-0∖-//</u>
Total Essential Monthly Expenses				Total Living Expenses		2 Change a	
	CDOCC	TNICOME	NET INCOM	AE (Total Net Monthly Income) - (Total Months	Living Expanse	25) = (+ or -	1
	6RUSS				LIVING Expense	(3) - (+ 0) - (- 0)	-
MONTHLY INCOME		\$	\$	\$ \$	= \$	└─── ─	—)
Income 1							
Income 2					0	o 110	
					one 90		
						A	
Other Income (Child support, social				CLOB & JI	<u> ~ ~ eyy</u> y		
Other Income (Child support, social security, military retirement, etc.)				<step 8="" j<="" td=""><td>ieps: 9 &</td><td></td><td></td></step>	ieps: 9 &		

Name:_____

Month and Year:_____

PERSONAL BUDGET PLANNER

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