

**PERSONAL  
BUDGET PLANNER**

Table 1	CURRENT SPENDING	NECESSARY CHANGES	PLANNED BUDGET				
ESSENTIAL MONTHLY EXPENSES	\$	\$	\$				
<b>Home</b>							
Rent or Mortgage							
Electricity							
Water/ Sewer/ Garbage							
Telephone - Local							
Telephone - Long Distance							
<b>Food</b>							
Groceries							
School Lunches							
Work Lunches							
<b>Transportation</b>							
Car Payment							
Car Insurance							
Gasoline							
Repairs and Maintenance							
Public Transportation (e.g., bus, train)							
<b>Other Basic Expenses</b>							
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							
<b>Savings</b>							
Emergencies							
Long-Term Goals							
Retirement							
Short-Term Goals							
<b>Total Essential Monthly Expenses</b>	0.00	0.00	0.00				
<b>GROSS INCOME</b>			<b>NET INCOME</b>				
<b>MONTHLY INCOME</b>	\$		\$				
Income 1							
Income 2							
Other Income (Child support, social security, military retirement, etc.)							
<b>TOTAL GROSS/NET INCOME</b>	0.00		0.00				
				<b>Table 2</b>	<b>CURRENT SPENDING</b>	<b>NECESSARY CHANGES</b>	<b>PLANNED BUDGET</b>
				<b>OTHER MONTHLY EXPENSES</b>	\$	\$	\$
				<b>Credit Card Payments</b>			
				<b>Installment Loan Payments</b>			
				<b>Entertainment</b>			
				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			
				<b>Clubs/Organizations</b>			
				Gym or Health Club Dues			
				Club Dues/Expenses (scouts, soccer, etc.)			
				Professional Organization Dues			
				Social Organization Dues			
				<b>Gifts and Donations</b>			
				Gifts and Cards (avg. for holidays, birthdays)			
				Religious Tithes			
				Charitable Contributions			
				<b>Pets</b>			
				Veterinary Expenses (average)			
				Pet Food			
				<b>Miscellaneous Expenses</b>			
				Children's Allowances			
				Vacations			
				Occupational License Fees			
				Cigarettes, Tobacco Products			
				Alcoholic Beverages			
				Snacks (work, convenience stores, vending)			
				<b>Total Other Expenses</b>	0.00	0.00	0.00
				<b>Total Essential Monthly Expenses</b>	0.00	0.00	0.00
				<b>Total Living Expenses</b>	0.00	0.00	0.00
				<b>(Total Net Monthly Income)</b>	-	<b>(Total Monthly Living Expenses)</b>	= ( + or - )
					0.00	0.00	0.00

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