



PERSONAL BUDGET

Income (money coming in):

Work - self	\$
Work - spouse	\$
Other	\$
Other	\$
Total Monthly Income:	\$

Fixed expenses (money going out):

Savings (Pay yourself first!)	\$
Mortgage or Rent	\$
Mortgage or Rental Insurance	\$
Auto Payment	\$
Auto Insurance	\$
Cable/Internet	\$
Cell Phone	\$
Other _____	\$
Other _____	\$
Other _____	\$
Other _____	\$
Total Fixed expenses:	\$

Variable Expenses (money going out):

Utilities	\$
Food	\$
Gasoline	\$
Clothing	\$
Entertainment	\$
Credit Cards(s)	\$
Other _____	\$
Other _____	\$
Other _____	\$
Other _____	\$
Total Variable expenses:	\$

Total Outgoing (Fixed + Variable expenses):

\$

Any money left over (Income - Expenses):

\$