

Budget _____ (month/year)

Your income can be divided into three categories:

Needs < 50%, Wants = 30%, and Savings > 20%

	Budgeted	Actual	Difference
Income			
Income #1			
Income #2			
Income #3			
Total Income:	\$	\$	\$
Saving			
Emergency Fund			
Retirement			
Goal			
Total Saving:	\$	\$	\$
Household			
Rent/Mortgage			
Heat (Average)			
Electric			
Water			
Sewage			
Home/Renters Insurance			
Phone/Internet			
Repair/Improvements			
Total Household:	\$	\$	\$
Food			
Groceries			
Meals Out			
Other			
Total Food:	\$	\$	\$

	Budgeted	Actual	Difference
Transportation			
Car Payment			
Gas			
Maintenance			
Car Insurance			
Bus Fares/Bike Maintenance			
Total Transportation:	\$	\$	\$
Personal			
Clothing			
Medical/Dental Vision			
Education			
Life Insurance			
Gifts			
Donations			
Entertainment			
Child Care			
Cable/Streaming			
Toiletries/Cleaning Supplies			
Pets			
Spending Cash			
Other			
Total Personal:	\$	\$	\$
Debt Repayment			
Student Loans			
Credit Card			
Other			
Total Debt:	\$	\$	\$