

SAMPLE BUDGET

Name: _____

Date: _____

AVG. MONTHLY INCOME

(net of taxes and 401k contributions)

Salary	\$		
Other _____	\$		
Other _____	\$		
Other _____	\$		
Total	\$	X	<u>ANNUAL INCOME</u>
			\$

CURRENT MONTHLY EXPENSES

Car Note	\$		
Car Insurance	\$		
Life Insurance	\$		
Cable/Internet	\$		
Cell Phone	\$		
Gas/Tolls/Oil	\$		
Mortgage/Rent	\$		
Food/Groceries	\$		
Electric/Gas/Utilities	\$		
Student Loans	\$		
Pets	\$		
Credit Cards	\$		
Travel	\$		
Meals/Entertainment	\$		
Home Maintenance	\$		
Health Insurance / Medical	\$		
Homeowners / Flood Insurance	\$		
Property Taxes	\$		
Other _____	\$		
Other _____	\$		
Other _____	\$		
Other _____	\$		
Other _____	\$		
Total	\$	X	<u>ANNUAL EXPENSES</u>
			\$

<u>SURPLUS* / DEFICIT:</u>	\$	X	\$
	MONTHLY		ANNUAL

*Options for surplus:

- > Adequately fund emergency savings (if needed)
- > Save for short term goals (new car, vacation, downpayment on home)
- > Further fund IRA/401k
- > College Savings
- > Reduce debt

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