



# MY CURRENT MONTHLY BUDGET

[Future Budget]

	CURRENT \$	IDEAS	TARGET \$
<b>INCOME</b>	Work pay		
	Other Income		
	<b>TOTAL INCOME</b>		
<b>EXPENSES</b>	<b>Housing</b>		
	Rent/Mortgage		
	Home care / repairs / improvement (trash pickup, lawn service, home association dues, etc.)		
	Renter's or Homeowners insurance (homeowners may be included in your mortgage payment)		
	<b>Utilities</b>		
	Gas		
	Electric		
	Water / Sewer		
	Home phone		
	Cell phone		
	Cable or Dish (incl. Pay-per-view)		
	Internet Service		
	<b>Transportation</b>		
	Car payment		
	Gasoline		
	Service and repairs		
	Car insurance and taxes		
	Other (bus or subway passes, taxis, parking fees)		
	<b>Food</b>		
	Groceries		
	Eating out—dinner & breakfast		
	Eating out—lunch		
	Other food—vending machines		
	<b>Child Care</b>		
	Daycare or afterschool care, babysitters		
	Child support or alimony		
	School tuition for self or children		
	<b>Medical</b>		
	Prescriptions & other medicine		
	Monthly doctor's bills		
	<b>Personal Care</b>		
	Gym or other memberships		
Haircuts, manicures, etc.			
Clothing, shoes, drycleaning, etc.			
Entertainment (movies, concerts, clubs, movie rentals, etc.)			
<b>Other Expenses</b>			
Vacations			
_____			
_____			
Total monthly minimums from Debt Worksheet			
Other Debt Payments			
_____			
<b>TOTAL EXPENSES</b> (plus debt payments)			

**Income**  - **Expenses & Debt Payments**  =

**Leftover (positive) or Over Budget (negative)**

On page 30, you'll find a "Future Budget" worksheet to write down your monthly budget over the next few months.

**A version of this worksheet is available to print on page 32.**