

# Personal Budget

Please fill in estimated monthly expense amounts:

Rent	
First Mortgage	
Second Mortgage	
Home Association Dues	
Property Taxes	
Home/Renters Insurance	
Lot Rent	
Home Repairs	
Electric/Gas/Oil, etc.	
Water/Sewer	
Garbage/Recycling	
Landline	
Cellphone	
Internet/Cable	
Bus, Uber, Lyft, etc.	
Car Payment #1	
Car Payment #2	
Recreational/Equipment	
Auto Registration/Tabs	
Parking	
Auto Repairs/Oil Changes	
Auto Insurance	
Auto Gasoline	
Medical Insurance	
Life Insurance	
Medical Bills	
Optical/Dental	
Prescriptions	
Vitamins/Over the Counter	
Doctor Visits	

Groceries	
Dining Out	
School Lunches	
Food at Work	
Clothing	
Alcohol/Tobacco	
Laundry/Dry Cleaning	
Cleaning Products/Service	

Business/Supplies	
Private Student Loans	
Federal Student Loans	
Private School	
Books	
Personal Loans	
Co-Signed Loan	

Banking Fees	
Legal Fees	
Federal/State Taxes	
Payday/Cash Advance	
Collections/Judgments	
Family Loans	

Birthdays/Holidays	
Faith-based Giving	
Charities	
Travel	

Diapers/Formula	
Babysitting	
Allowance	
Child Support	

Online Subscriptions	
Newspapers/Magazines	
Movies/Live Theater	
Gym Membership	

Haircuts/Color/Nails	
Clothing	
Toiletries	

Entertainment/Gaming	
Sports	
Activities	
Pet Expenses	
Coffee	

Savings	
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Other	
Other	
Other	

**Net Income for Month**

\$
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**Sum of All Expenses**

\$
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**Cashflow Excess/Shortage**

\$
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† (minus deductions)

(Subtract Sum of All Expenses from Net Income for Cashflow Excess/Shortage)