



Make a Personal Monthly Budget

The first step to managing your finances is learning to keep your spending under control. A budget allows you to manage the flow of your money -- how much you make and how much you spend. With that information, you can make smarter choices about what to buy with your hard-earned cash.

PROJECTED MONTHLY INCOME		Income 1		PROJECTED BALANCE			
		Extra income		ACTUAL BALANCE			
		Total monthly income		DIFFERENCE			
PROJECTED MONTHLY INCOME		Income 1					
		Extra income					
		Total monthly income					
HOUSING	Projected	Actual	Difference	ENTERTAINMENT	Projected	Actual	Difference
Mortgage or rent				Video/DVD			
Phone				CDs			
Electricity				Movies			
Gas				Concerts			
Water and sewer				Sporting events			
Cable				Live theater			
Waste removal				Other			
Maintenance or repairs				Subtotals			
Supplies				LOANS			
Other				Personal			
Subtotals				Student			
TRANSPORTATION				Credit card			
Vehicle payment				Credit card			
Bus/taxi fare				Credit card			
Insurance				Other			
Licensing				Subtotals			
Fuel				TAXES			
Maintenance				Federal			
Other				State			
Subtotals				Local			
PETS				Other			
Food				Subtotals			
Medical				SAVINGS OR INVESTMENTS			
Grooming				Retirement account			
Toys				Investment account			
Other				Other			
Subtotals				Subtotals			
PERSONAL CARE				GIFTS AND DONATIONS			
Medical				Charity			
Hair/nails				Subtotals			
Clothing				LEGAL			
Dry cleaning				Attorney			
Health club				Alimony			
Organization dues or fees				Payments on lien			
Other				Other			
Subtotals				Subtotals			
				TOTAL PROJECTED COST			
				TOTAL ACTUAL COST			
				TOTAL DIFFERENCE			