

MONTHLY BUDGET

MONTHLY	REVISED MONTHLY	ANNUALLY
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MONTHLY	REVISED MONTHLY	ANNUALLY
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HOUSING EXPENSES

First Mortgage			
Rent/Condo Fees			
Property Taxes			
*Home Maintenance			

UTILITIES

Telephone			
Cell Phone			
Long Distance			
Electricity			
Heat (Gas, Oil, Wood)			
Water/Sewer			
Cable			
Internet			

FOOD

Groceries			
Meals Out/Fast Food			
Coffee/Snacks			
Work Lunch/Breaks			
School Lunches			
Snacks/Munchies			

TRANSPORTATION

Gas			
Public Transit/Taxi			
Car Pool/Rides			
Parking/Tolls			
*Vehicle Repairs			
Vehicle Lease			

INSURANCE

Auto Insurance			
Life Insurance			
Health Insurance			
House Insurance			
Mortgage/Loan Ins.			

BANK FEES

ATM Fees			
Overdraft/NSF Fees			

HEALTH CARE

Prescriptions			
OTC Medications			

PET CARE

Food/Treats/Etc.			
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DEPENDENT CARE

Daycare/Babysitting			
Support (child/spouse)			
Allowances			

CLOTHING

Dry Cleaning			
Laundry			
*Clothing			
*Work Clothes/Uniform			

ENTERTAINMENT

Movies/Video Games			
NetFlix/Amazon Prime			
Movies Theatre/Snacks			
Night Clubs/Beverages			
Casino/Bingo/Lottery			
Hobbies			
Recreational Sports			

PERSONAL

Cigarettes/Tobacco			
Alcohol (to bring home)			
Personal Grooming			
Cosmetics			
Haircuts			
Newspaper/Magazines			
Donations			
Gym Membership			
*Gifts			

CHILDREN'S SPORTS etc.

*Fees/Registration			
*Equipment/Costumes			
*Travel costs			

SAVINGS

*Emergencies			
*Short Term			
*Long Term			

DEBTS

Credit, Loans, LOC, Etc.			
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Total Net Monthly Income

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Total Expenses

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Funds Available (Income-Expenses)

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Items marked with a * symbol are examples of intermittent expenses.