

MONTHLY INCOME		AMOUNT
INCOME 1	NOTES:	
INCOME 2	NOTES:	
OTHER	NOTES:	
INCOME TOTAL		

MONTHLY EXPENSES		AMOUNT
HOME	MORTGAGE / RENT	
	INSURANCE	
	TAXES	
	OTHER	
HOME TOTAL		
UTILITIES	ELECTRIC	
	WATER / SEWAGE	
	CELL PHONE	
	CABLE / INTERNET	
	GAS	
	TRASH REMOVAL / RECYCLING	
	MAINTENANCE / OTHER	
UTILITIES TOTAL		
CAR / TRANSIT	CAR PAYMENT	
	INSURANCE	
	FUEL	
	MAINTENANCE	
	TRANSIT PASS	
	TAXI / CARPOOL	
	OTHER	
CAR / TRANSIT TOTAL		
FOOD	GROCERIES	
	RESTAURANTS	
	OTHER	
FOOD TOTAL		
OTHER	GIFTS	
	ENTERTAINMENT	
	VACATION	
	CHARITY	
	OTHER	
OTHER TOTAL		
EXPENSE TOTAL		

BUDGET SUMMARY	AMOUNT
TOTAL INCOME	
TOTAL EXPENSES	
INCOME MINUS (-) EXPENSES	
LESS 15% OF MONTHLY INCOME: FLEX MONEY	
LESS 20% OF MONTHLY INCOME: SAVINGS	
SURPLUS TO SPEND OR SAVE	