

YOUR MONTHLY BUDGET



INCOME

	EXPECTED	ACTUAL	DIFFERENCE
Take-home Pay	\$.....	\$.....	\$.....
<i>(you & your spouse, if applicable)</i>	\$.....	\$.....	\$.....
Dividends, interest, Capital Gains	\$.....	\$.....	\$.....
Other	\$.....	\$.....	\$.....
Total Income (A)	\$.....	\$.....	\$.....

FIXED COMMITTED EXPENSES

	EXPECTED	ACTUAL	DIFFERENCE
Savings	\$.....	\$.....	\$.....
Children's Education	\$.....	\$.....	\$.....
Mortgage / Rent	\$.....	\$.....	\$.....
Property / Taxes	\$.....	\$.....	\$.....
Insurance	\$.....	\$.....	\$.....
Auto Loan / Lease	\$.....	\$.....	\$.....
Other	\$.....	\$.....	\$.....

OTHER COMMITTED EXPENSES

	EXPECTED	ACTUAL	DIFFERENCE
Groceries	\$.....	\$.....	\$.....
Utilities	\$.....	\$.....	\$.....
Repairs / Upkeep	\$.....	\$.....	\$.....
Telephone	\$.....	\$.....	\$.....
Credit Card / Loan Payments	\$.....	\$.....	\$.....
Doctor / Dentist	\$.....	\$.....	\$.....
Transportation	\$.....	\$.....	\$.....
Clothes / Laundry	\$.....	\$.....	\$.....

DISCRETIONARY EXPENSES

	EXPECTED	ACTUAL	DIFFERENCE
Entertainment	\$.....	\$.....	\$.....
Sports / Hobbies	\$.....	\$.....	\$.....
Books / Magazines	\$.....	\$.....	\$.....
Charitable Contributions	\$.....	\$.....	\$.....
Birthday / Holiday Gifts	\$.....	\$.....	\$.....
Vacation	\$.....	\$.....	\$.....
Furniture	\$.....	\$.....	\$.....
Pocket Money	\$.....	\$.....	\$.....
Miscellaneous	\$.....	\$.....	\$.....
Total Expenses (B)	\$.....	\$.....	\$.....

TOTAL EXTRA CASH THAT YOU CAN ADD TO YOUR SAVINGS

	EXPECTED	ACTUAL	DIFFERENCE
<i>(subtract B from A)</i>	\$.....	\$.....	\$.....