

BUDGET

MONTH: _____ YEAR: _____

INCOME
Paycheck:
Other:
-Cash:
Savings:
Deposit Amount:

FIXED EXPENSES	Date Due	Amount	VARIABLE EXPENSES	Date Due	Amount
Housing			Telephone		
Transportation			Internet		
Loans			Cell phone		
Television			Utilities: Water		
SEASONAL*			Utilities: Gas		
Income Tax			Utilities: Electricity		
Property Tax			Credit Card		
Car Insurance			Child Care		
Home Insurance			(B) VARIABLE TOTAL=		
(A) FIXED TOTAL=			TOTAL BILLS (A+B)=		

*Seasonal note: divide yearly payments by 12 & save that amount monthly to prepare for large bills.

INCOME - TOTAL BILLS=	Do not exceed this amount in Misc expenditures
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MISC	Date/Amount	Date/Amount	Date/Amount	Date/Amount	Date/Amount
Groceries					
Gasoline					
Health					
Clothing					
Gifts					
Recreation					
Maintenance					
TOTAL MISC=					

To Balance Checkbook: 1. Check off returned checks. 2. Start with the balance on the last check returned and add outstanding checks, subtract any service charges. That amount should equal the balance on the statement.