

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			