

Personal Budget Planner

Month/Year _____

	GROSS INCOME	NET INCOME
MONTHLY INCOME		
Income - Self	\$	\$
Income - Partner	\$	\$
Other	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

ESSENTIAL MONTHLY EXPENSES	Current Spending	Changes Needed	Planned Budget
Home			
Rent or Mortgage			
Electricity			
Water/Sewer/Garbage			
Natural Gas			
Total Home Expenses			
Food			
Groceries			
School Lunches			
Work Lunches			
Total Food Expenses			
Transportation			
Car Payment(s)			
Auto Insurance			
Gasoline/Diesel			
Repairs/Maintenance			
Public Transportation			
Total Transportation Expenses			
Other Basic Expenses			
Child Care			
Child Support			
Clothing			
Haircuts/Personal Care			
Health Insurance			
Internet Access			
Laundry/Dry Cleaning			
Medical/Dental			
Prescriptions			
School Expenses			
TV Access			
Telephone			
Taxes - Property			
Taxes - IRS			
Other			
Total Basic Expenses			
Savings			
Emergencies			
Retirement			
Short Term Goals			
Total Essential Expenses			

OTHER MONTHLY EXPENSES	Current Spending	Changes Needed	Planned Budget
Loan Payments			
Credit Cards			
Other Loan			
Other Loan			
Total Loan Payments			
Entertainment			
Eating Out/Ordering In			
Movie Tickets			
Concerts/Plays			
Movie Rentals			
Music			
Sporting Events			
Books, Magazines, Newspaper			
Gaming /Apps			
Other			
Total Entertainment Expense			
Club/Organization Fees			
Gym Dues			
Athletic Teams			
Dues to Professional Group			
Dues to Social Groups			
Total Monthly Fees			
Gifts and Donations			
Birthday Gifts & Cards			
Religious Donations			
Other Charitable Gifts			
Total Gifts and Donations			
Pets			
Veterinary Expenses			
Pet Food			
Pet Boarding			
Total Pet Expenses			
Miscellaneous			
Children's Allowances			
Travel/Vacations			
Cigarettes/Alcohol			
Other			
Other			
Other			
Total Miscellaneous Expenses			
Total Other Expenses			
Total Essential Expenses (page 1)			
Total Living Expenses			

