

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 | | | |