



Monthly Budget

Total Monthly Net Income: \$ _____

Needs - How you NEED to spend your money.

	Budget	Actual
1. Savings/Retirement	\$ _____	\$ _____
2. Student Loans	\$ _____	\$ _____
3. Credit Cards	\$ _____	\$ _____
4. Housing Payment	\$ _____	\$ _____
5. Homeowner's Insurance	\$ _____	\$ _____
6. Home Utilities	\$ _____	\$ _____
7. Housing Other	\$ _____	\$ _____
8. Transportation Payment	\$ _____	\$ _____
9. Vehicle Insurance	\$ _____	\$ _____
10. Fuel	\$ _____	\$ _____
11. Maintenance	\$ _____	\$ _____
12. Medical Bills	\$ _____	\$ _____
13. Health Insurance	\$ _____	\$ _____
14. Groceries	\$ _____	\$ _____
15. Communication/Phone	\$ _____	\$ _____
16. Other Needs	\$ _____	\$ _____
NEEDS TOTALS:	\$ _____	\$ _____

Wants - How you WANT to spend your money.

17. Entertainment	\$ _____	\$ _____
18. Dining Out	\$ _____	\$ _____
19. Personal Care	\$ _____	\$ _____
20. Hobbies	\$ _____	\$ _____
21. Vacations	\$ _____	\$ _____
22. Other Wants	\$ _____	\$ _____
WANTS TOTALS:	\$ _____	\$ _____

TOTAL BUDGETED	TOTAL ACTUAL