

## CREATE A BUDGET

Use the following chart to determine where your money goes:

|  |    |       |
|--|----|-------|
| Your monthly net income                | \$ | _____ |
| Spouse/other monthly net income        | \$ | _____ |
| Total income (excluding debt payments) | \$ | _____ |

### Monthly Living Expenses

#### Fixed

|   |    |       |
|---|----|-------|
| Rent / Lot Rent /Monthly Mortgage Payment   | \$ | _____ |
| Property Taxes & Insurance assoc. fees/dues (if not included in mortgage), renters' insurance | \$ | _____ |
| Insurance life \$      medical \$   | \$ | _____ |
| Car payment   | \$ | _____ |
| Alimony and/or Child Support  | \$ | _____ |
| Child Care/Elder Care   | \$ | _____ |
| Club & Union Dues, Health or Sports Memberships AAA, Licenses                                 | \$ | _____ |
| Contributions charities, church donations   | \$ | _____ |
| Savings   | \$ | _____ |

#### Flexible (May change from month to month)

|  |    |       |
|--|----|-------|
| Home Maintenance repairs, lawn/garden, pool, security monitor, pest/termite control  | \$ | _____ |
| Utilities gas \$      electric \$      garbage \$      water/sewer \$      cable \$  | \$ | _____ |
| Phone monthly \$      long distance \$      cellular phone/pager \$  | \$ | _____ |
| Internet/Online Fees   | \$ | _____ |
| Groceries food, beverage, pet food   | \$ | _____ |
| Household Items cleaning supplies, paper prod., diapers, toiletries, cosmetics, etc.   | \$ | _____ |
| Food Away from home, lunches \$      dining out \$      school lunches \$  | \$ | _____ |
| Car gas \$      parking/tolls \$   | \$ | _____ |
| Public Transportation Marta \$      cab \$      other \$   | \$ | _____ |
| Mo. Medical & Prescription Bills co pay medical \$      dental \$      optical \$  | \$ | _____ |
| Education tuition, books, supplies, special lessons, pictures, yearbooks   | \$ | _____ |
| Laundry & Dry Cleaning   | \$ | _____ |
| Clothing/ New or Replacement shoes, hose, jewelry/accessories, undergarments   | \$ | _____ |
| Beauty & Barbershop nails, haircuts, hair coloring, personal care  | \$ | _____ |
| Recreation movies, video rental, entertainment, music/concerts/CDs, tickets, sports<br>vacations/travel, family visits, hobbies, lottery | \$ | _____ |
| Gifts/Cards birthdays, Mom/Dad's day, wedding/anniv., holidays (Christmas, other)  | \$ | _____ |
| Misc. bank chgs. \$      pet care \$      postage \$      P.O. Box \$<br>allowances \$      storage \$                                   | \$ | _____ |
| Other  | \$ | _____ |

#### Periodic (Only paid periodically - such as every 6 months or once per year)

|   |    |       |
|---|----|-------|
| Property Taxes & Insurance assoc. fees/dues (if not included in mortgage), renters' insurance | \$ | _____ |
| Insurance life \$      medical \$   | \$ | _____ |
| Car insurance \$      tag/taxes \$  | \$ | _____ |
| Car oil & lube \$      other maintainance \$  | \$ | _____ |
| Education tuition, books, supplies, special lessons, pictures, yearbooks                      | \$ | _____ |
| Club & Union Dues, Health or Sports Memberships AAA, licenses                                 | \$ | _____ |
| Misc. mag./paper subscr. \$      pet care \$      safe deposit boxes \$                       | \$ | _____ |

|                               |    |       |
|-------------------------------|----|-------|
| Total Monthly Living Expenses | \$ | _____ |
|-------------------------------|----|-------|

As you can see, some expenses may fall into more than one category. Your budget is your own unique plan for spending your money. You may want to rearrange these expenses to make your own plan work for you.

LET US HELP YOU GET BACK ON TRACK.