

SAMPLE BUDGET

Category	Monthly Budget Amount	Monthly Actual Amount	Difference
INCOME			
Salary/Wages (after taxes and other deductions)			
Other income			
INCOME SUBTOTAL			
FIXED EXPENSES			
Housing (Mortgage or Rent)			
Water/Garbage			
Phone			
Car Payment			
Insurance			
Debt payment(s) (Student loan, credit card payments, other loan payments)			
Savings			
Other fixed expenses			
FLEXIBLE EXPENSES			
Groceries			
Transportation (gas, repairs, tolls, bus, etc.)			
Utilities (heat, electricity)			
Personal expenses (laundry, toiletries, haircuts, etc.)			
Cable/streaming services			
Other flexible expenses			
DISCRETIONARY EXPENSES			
Dining out			
Clothes			
Gifts			
Entertainment/recreation/vacation			
Books/magazines/newspaper subscriptions			
Charitable donations			
Other discretionary expenses			
EXPENSES SUBTOTAL			
NET INCOME (Income less expenses)			

HAPPY BUDGETING!

