## **Monthly Budget**

For \_\_\_\_\_

Date \_\_\_\_\_

**Directions:** Divide annual income and expenses by 12 to get a monthly figure. Some expenses (like utilities) will vary through the year, so use a monthly average.

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INCOME		HOUSEHOLD	
Take Home Pay	\$	Rent/Mortgage (25-30% of income)	\$
Allowance	\$	Utilities (electric, gas, trash, water)	\$
Gifts	\$	Cable/Satellite TV	\$
Part-time Jobs and Chores	\$	Internet	\$
Other Sources	\$	Cell Phone	\$
TOTAL	\$	Other Household Expenses	\$
	Ψ	TOTAL	\$
TRANSPORTATION (15% of income)			
Car Payment	\$	FOOD (15% of income)	
Insurance	\$ \$	Groceries	\$
Gasoline	\$ \$	Eating Out	
Maintenance and Repairs	⊅ \$		
Public Transportation	♀ \$	TOTAL	\$
TOTAL	\$		
		LOOKING GOOD (5% of income)	•
		Clothes and Shoes	\$
ENTERTAINMENT (5-10% of income)	•	Toiletries	\$
Games/Concerts	\$	Hair Cut	\$
Dates/Trips	\$	Other Looking Good Expenses	\$
Movies/Music/Downloads	\$	TOTAL	\$
Movies in the theater	\$		
Hobbies	\$		
TOTAL	\$	GRAND TOTAL	
		TOTAL ALL INCOME	\$
		Subtract	-
MISCELLANEOUS		TOTAL ALL EXPENSES	\$
Credit Card	\$		
Savings/Investments (10% of income)	\$	BOTTOM LINE	\$
Education (tuition, books, fees)	\$		
Gifts and Charity	\$		
Pets	\$		
TOTAL	\$		





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ABA FOUNDATION