

# Your Monthly Budget

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<b>Income</b>	<b>Expected</b>	<b>Actual</b>	<b>Difference</b>
Take-home pay (you and spouse)	\$ _____	\$ _____	\$ _____
Dividends, interest, capital gains	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____
<b>Total income (A)</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

<b>Fixed Committed Expenses</b>	<b>Expected</b>	<b>Actual</b>	<b>Difference</b>
Savings	\$ _____	\$ _____	\$ _____
Children's education	\$ _____	\$ _____	\$ _____
Mortgage/rent	\$ _____	\$ _____	\$ _____
Property/taxes	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____
Auto loan/lease	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____

<b>Other Committed Expenses</b>	<b>Expected</b>	<b>Actual</b>	<b>Difference</b>
Groceries	\$ _____	\$ _____	\$ _____
Utilities	\$ _____	\$ _____	\$ _____
Repairs/upkeep	\$ _____	\$ _____	\$ _____
Telephone	\$ _____	\$ _____	\$ _____
Credit card/loan payments	\$ _____	\$ _____	\$ _____
Doctor/Dentist	\$ _____	\$ _____	\$ _____
Transportation	\$ _____	\$ _____	\$ _____
Clothes/laundry	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____

<b>Discretionary Expenses</b>	<b>Expected</b>	<b>Actual</b>	<b>Difference</b>
Entertainment	\$ _____	\$ _____	\$ _____
Sports/pastimes	\$ _____	\$ _____	\$ _____
Books/magazines	\$ _____	\$ _____	\$ _____
Charitable contributions	\$ _____	\$ _____	\$ _____
Birthday/holiday gifts	\$ _____	\$ _____	\$ _____
Vacation	\$ _____	\$ _____	\$ _____
Furniture	\$ _____	\$ _____	\$ _____
Pocket money	\$ _____	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____	\$ _____
<b>Total expenses (B)</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

<b>Total extra cash that you can add to your savings</b> (subtract B from A)	\$ _____	\$ _____	\$ _____
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