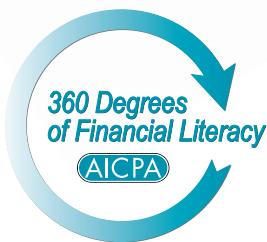


## SAMPLE BUDGET

- Enter your net income or take-home monthly income.
- Next, enter your fixed expenses, such as car payments and rent.
- Now, enter your flexible expenses, such as your phone bill or electricity bill.
- Now, enter your discretionary expenses, such as clothing and entertainment.
- Finally, enter the amount you put into savings. This is also a discretionary expense.
- Now total all of your expenses and your savings and subtract from your net income. ⑤

CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
<b>INCOME</b>			
Salary/Wages Job 1 (after taxes and other deductions)			
Salary/Wages Job 2 (after taxes and other deductions)			
Interest/Dividends			
Other Income			
<b>INCOME SUBTOTAL</b>			
<b>FIXED EXPENSES</b>			
Housing (Rent)			
Telephone			
Water/Garbage			
Health Insurance			
Car Payment			
Car Insurance			
Debt Payments (credit cards, loans)			
Other Fixed Expenses			
<b>FLEXIBLE EXPENSES</b>			
Groceries			
Transportation (gas, repairs, tolls, bus, etc.)			
Medical/Dental			
Utilities (heat, electricity)			
Education			
Personal/Family services (laundry, toiletries, haircuts, etc.)			
Long Distance Telephone			
Cable TV			
Other Flexible Expenses			



# SAMPLE BUDGET

CATEGORY	MONTHLY BUDGET AMOUNT	MONTHLY ACTUAL AMOUNT	DIFFERENCE
DISCRETIONARY EXPENSES			
Savings			
Dining Out			
Clothes			
Furniture			
Gifts			
Entertainment/Recreation/Vacation			
Books/Magazines/Newspapers			
Charity			
Other Discretionary Expenses			
EXPENSES SUBTOTAL			
NET INCOME (income less expenses)			

