

Sample Budget

Use the chart below to help budget your money wisely. Everyone has different needs, wants, and priorities, so not all budget lines may be needed. Also, fixed and variable expenses may vary for different regions, families, and company billing practices. Use the final column to track what was actually spent and compare it to the plan. Adjust next month's budget as needed.

INCOME	PLANNED AMOUNT \$	ACTUAL AMOUNT SPENT \$
1. Monthly Income		
2. Additional Income		
Starting Balance	\$0.00	\$0.00
FIXED EXPENSES		
3. Car Insurance		
4. Education (student loan payment, education savings account)		
5. Federal Income Tax		
6. Home or Rental Insurance		
7. Housing (mortgage or rent)		
8. Medical/Dental Insurance		
9. Television Service (cable/satellite/Internet TV)		
10. Savings		
11. Social Security and other Payroll Deductions		
12. State, Local Taxes		
13. Transportation (public transportation fees, car payment)		
VARIABLE EXPENSES	PLANNED AMOUNT \$	ACTUAL AMOUNT SPENT \$
14. Car Maintenance, Gasoline, Parking		
15. Charity		
16. Clothing		
17. Credit Card and Loan Payments		
18. Dining Out		
19. Energy (electricity, natural gas, propane)		
20. Entertainment		
21. Gifts and Special Occasion Costs		
22. Groceries/Food		
23. Home Decoration and Furniture		
24. Home Electronics, Computers, and Gadgets		
25. Home Repair and Improvement		
26. Internet Service		
27. Investing for Retirement		
28. Pet Care and Supplies		
29. Phone Service (cell phone, land line)		
30. Professional Services (hair, lawn, laundry, cleaning)		
31. Travel		
32. Unexpected Costs		
33. Utilities (water, sewer, trash services)		
Remaining Balance	\$0.00	\$0.00