

# SAMPLE MONTHLY BUDGET

Create your own customized monthly budget using the sample budget below. Notice negative amounts are (in parentheses).

Category	Monthly Budget	Actual Amount	Difference
<b>INCOME:</b>	Estimate Your Income	Your Actual Income	
Wages/Income Paycheck/Allowance/Birthday, etc.	\$185	\$203	\$18
Interest Income From savings account	\$6	\$4	(\$2)
<b>INCOME SUBTOTAL</b>	<b>\$191</b>	<b>\$207</b>	<b>\$16</b>
<b>EXPENSES:</b>	Estimate Your Expenses	Your Actual Expenses	
<b>Savings</b>			
Savings Account	\$20	\$20	\$0
<b>Bills</b>			
Rent/Mortgage	\$0 (live with parents)	\$0	\$0
Utilities (Electric, Cell Phone, etc.)	\$42 (cell phone bill)	\$42	\$0
Food/Snacks	\$15	\$22	(\$7)
<b>Car</b>			
Car Payment	\$0 (parents pay, for now)	\$0	\$0
Car Insurance	\$0 (parents pay, for now)	\$0	\$0
Gasoline	\$20	\$17	\$3
<b>Shopping</b>			
Clothing	\$40	\$35	\$5
Other Shopping	\$10	\$20	(\$10)
<b>Fun Stuff</b>			
Entertainment & Other Discretionary "Fun" Spending (movies, concerts, dining out with friends, coffee runs, etc.)	\$30	\$40	(\$10)
Guitar Lessons	\$10	\$10	\$0
<b>EXPENSES SUBTOTAL</b>	<b>\$187</b>	<b>\$206</b>	<b>(\$19)</b>
<b>NET INCOME</b> (Income Minus Expenses)	<b>\$4</b>	<b>\$1</b>	<b>\$3!</b>

# MY MONTHLY BUDGET

Budget for the Month of: \_\_\_\_\_

Negative amounts are (in parentheses).

Category	Monthly Budget	Actual Amount	Difference
<b>INCOME:</b>	Estimated Income	Actual Income	
Wages/Income Paycheck/Allowance/Birthday, etc.	\$ _____	\$ _____	\$ _____
Interest Income From savings account	\$ _____	\$ _____	\$ _____
<b>INCOME SUBTOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b>EXPENSES:</b>	Estimated Expenses	Actual Expenses	
Savings			
Savings Account	\$ _____	\$ _____	\$ _____
Bills			
Fixed Bills (Cell Phone, etc.)	\$ _____	\$ _____	\$ _____
Food/Snacks	\$ _____	\$ _____	\$ _____
Other Bills/Miscellaneous	\$ _____	\$ _____	\$ _____
Car			
Car Payment	\$ _____	\$ _____	\$ _____
Car Insurance	\$ _____	\$ _____	\$ _____
Gasoline & Maintenance	\$ _____	\$ _____	\$ _____
Shopping			
Clothing	\$ _____	\$ _____	\$ _____
Other Shopping	\$ _____	\$ _____	\$ _____
Fun Stuff			
Entertainment (movies, concerts, dining out with friends, coffee runs, etc.)	\$ _____	\$ _____	\$ _____
Other Discretionary "Fun" Spending	\$ _____	\$ _____	\$ _____
<b>EXPENSES SUBTOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
<b>NET INCOME</b> (Income Minus Expenses)	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>