

# MEETING YOUR FINANCIAL NEEDS

## MONTHLY BUDGET

Help get control of where your money is going with a **monthly budget**. Having control over your money is important, both for your financial well-being and for your peace of mind.

MONTHLY INCOME (After Taxes)	
Income, Salary, Wages	\$
Investment Income	\$
Dividends, Interest	\$
Other incomes	\$
<b>Total Monthly Income</b>	<b>\$</b>

HOUSING	
Mortgage or Rent	\$
Telephone (mobile, home)	\$
Electricity, Gas	\$
Cable / TV	\$
Internet	\$
Water / Sewer	\$
Maintenance / Repairs	\$
Home / Renters Insurance	\$
Other / Misc.	\$
<b>Subtotals</b>	<b>\$</b>

TRANSPORTATION	
Vehicle Payment (loan, lease)	\$
Auto Insurance	\$
Fuel	\$
Maintenance / Repairs	\$
Public Transit	\$
Parking, Tolls	\$
Other / Misc.	\$
<b>Subtotals</b>	<b>\$</b>

FOOD	
Groceries	\$
Dining / Eating Out	\$
Other / Misc	\$
<b>Subtotals</b>	<b>\$</b>

HEALTH	
Pharmacy	\$
Health Club	\$
Medical	\$
Dental	\$
Other / Misc.	\$
<b>Subtotals</b>	<b>\$</b>

PERSONAL CARE	
Clothing	\$
Personal Supplies (toiletries, cosmetics)	\$
Dry Cleaning / Laundry	\$
Salon / Barber	\$
Child Care / Elder Care	\$
Pet Food / Supplies	\$
Other / Misc.	\$
<b>Subtotals</b>	<b>\$</b>

ENTERTAINMENT	
Vacation / Travel	\$
Movies / Shows	\$
Parties / Gifts	\$
Streaming Services	\$
Sporting Events / Concerts	\$
Hobbies	\$
Outdoor Recreation	\$
Other / Misc.	\$
<b>Subtotals</b>	<b>\$</b>

LOANS	
Credit Card 1	\$
Credit Card 2	\$
Credit Card 3	\$
Credit Card 4	\$
Student Loan	\$
Personal Loan / Line of Credit	\$
Other / Misc.	\$
<b>Subtotals</b>	<b>\$</b>

SAVINGS	
General Savings	\$
Retirement Accounts	\$
Investment Accounts	\$
Other / Misc.	\$
<b>Subtotals</b>	<b>\$</b>

MONTHLY BUDGET	
Total Income	\$
Total Expenses + Total Savings	\$
<b>Net Cash Flow</b>	<b>\$</b>