Personal Budget Form

Monthly Income (checks or cash):	
Monthly Fixed Expenses:	
Rent/mortgage (principal, tax, insurance)	
Life insurance	
Medical/health insurance	
Vehicle insurance	
Disability insurance	
Household insurance	
Car payments	
Other loan payments	
Savings	
Emergency savings	
Other (list)	
Monthly Flexible Expenses:	
Utilities (electric, gas, water, phone, fuel oil, etc.)	
Credit card payments	
Auto upkeep (gasoline, oil, maintenance)	
Food (at home and away from home)	
Clothing	
Household supplies	
Medical/dental costs	
Recreation/entertainment	
Church donation/other charities	
Childcare	
Education	
Personal allowances	
Other (list)	
Total Monthly Expenses:	
Total Income Minus Total Expenses:	
Add or Minus Balance from Previous Month:	