



A Very Simple Budget

Your Income	
Net Paycheck (Wages and tips)	\$
Additional Income (Side business, interest, etc.)	\$
Total Income	

Your Expenses	
Housing (mortgage or rent plus taxes and insurance)	\$
Transportation (Auto payments, insurance, gas, repair, tolls, etc.)	\$
Utilities (Heat, electricity, water, trash removal, etc.)	\$
Subscriptions (Internet, cable, mobile phone, gym, club fees, etc.)	\$
Groceries	\$
Medical (Co-pays, prescriptions, eye care, dental, etc.)	\$
Dining, travel and entertainment	\$
Discretionary spending (Hobbies, personal care, gifts, etc.)	\$
Debt Payments (Credit cards, student loans, etc.)	\$
Savings	\$
Other	\$
Total expenses	\$

Bottom Line	
Income minus expenses	\$

