

Personal Budget Sheet

Source: <http://www.free-financial-advice.net/>

Results:	Monthly	Yearly	Comments
Total Income			
Necessary Expenses			
Discretionary Income			
Investment Spending			
Discretionary Income less Investments			
Discretionary Spending			Keep this as low as possible
Amount remaining to save or invest			Try to keep this percentage above 5%, above 20% is outstanding
	Monthly Budget	Annual Amount	Comments
Income:			
Your Primary Income			Net income
Your Spouse's Income			Net income
Child Support or Alimony			
Social Security Income			
Disability Income			
Pension Income			
Investment Income			
Real Estate Investment Income			Include expenses from this below
Business Income			(If you have your own business; include expenses below)
Other Income			
Total Income			
Necessary Expenses:			
Payroll Taxes			(If they are not automatically deducted from your payroll)
Other Income Deductions			Do not include insurance or investments here
Rent or Mortgage			
2nd Mortgage or Home Equity Loan			
Property Taxes			
Water			
Garbage			
Gas & Electric			
Auto Insurance			
Auto Repairs			
Food & Groceries (not dining out)			
Clothing (necessary)			
Telephone (not mobile phone)			
Home or Renters Insurance			
Health Care or Insurance Costs			
Dental Care or Insurance Costs			
Life Insurance Costs			
Student Loans			
Home Repairs			Include necessary furniture, maintenance & cleaning supplies
Home Supplies			
Dry Cleaning			
Laundry			
Investment Real Estate Expenses			
Business Income Expenses			
Child Care (daycare & babysitters)			
Child & Baby Expenses			Diapers, baby food, etc.
Other Dependent Expenses			Children's school or college tuition or other necessary expenses
Total Necessary Expenses			
Discretionary Expenses:			
Credit Card Bills			
Auto Loan(s)			
Gasoline			
Cable or Satellite TV			
Mobile Phone(s)			
Home Improvement			
Home Security			
Garden Supplies			
Entertainment (not dining out)			Movies, video rentals, theater or sports tickets, nights on the town, etc.
Dining Out			Include lunches at work
Travel & Vacation			
Pets, Pet Care and Pet Food			
Clothing (above what's needed)			
Internet Access			
Computer Costs			Money spent on computers, software, printer supplies and games
Gym Membership			
Alcoholic Beverages			
Cigarettes & Tobacco			
Total Discretionary Expenses			
Investment Spending:*			
401(k), 403(b) Deposits			
IRA Deposits			
Employee Stock Plans			
Brokerage Deposits			
Other			
Total Investment Spending			

* Only include fixed monthly or yearly investments here, not your discretionary investing