

My Personal Budget

Monthly Income

Salary / Wages (After Tax)	\$
Other Income	\$
Total Income Available	\$

Monthly Expenses

Fixed Expenses - Cost the same on a routine basis

Rent	\$	<i>Need</i>
Car Payment	\$	<i>Need</i>
Auto Insurance	\$	<i>Need</i>
Renters Insurance	\$	<i>Need</i>
Health Insurance	\$	<i>Need</i>
Dental Insurance	\$	<i>Need</i>
Subscriptions (Netflix, Apple Music, etc.)	\$	<i>Need</i>
Memberships (Fitness Club, Meal Plans, etc.)	\$	<i>Need</i>
Cell Phone	\$	<i>Need</i>
Internet	\$	<i>Need</i>
Student Loans	\$	<i>Need</i>
Total Fixed Expenses	\$	

Variable Expenses - Can change in amount and frequency

Groceries	\$	<i>Need</i>
Toiletries (Shampoo, Skin Care, etc.)	\$	<i>Need</i>
Gas	\$	<i>Need</i>
Electricity	\$	<i>Need</i>
Water	\$	<i>Need</i>
Natural Gas (Stove, Heat, etc.)	\$	<i>Need</i>
Garbage / Sanitation	\$	<i>Need</i>
Dining Out	\$	<i>Want</i>
Entertainment (Concerts, Movies, etc.)	\$	<i>Want</i>
Personal Care (Haircuts, Manicures, etc.)	\$	<i>Need</i>
Auto Maintenance	\$	<i>Need</i>

Variable Expenses - continued

Medical Care (In Addition to Insurance Payment)

Clothing

Home Decor

Total Variable Expenses

\$	<i>Need</i>
\$	<i>Want</i>
\$	<i>Want</i>
\$	

Total Expenses

\$

**Income Remaining
(Income Available less Total Expenses)**

\$

Total Needs

\$	
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Total Wants

\$	
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Available for Savings and Investments

\$	
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50/30/20 Rule - 50% for Needs / 30% for Wants / 20% for Savings