BUDGET PLANNER

Income		Savings	
Net Income		Savings	
Spouses Net Income		Emergency Fund	
Pension		Other:	
Support		Other:	
Other:		Other:	
Other:		Other:	
Total:		**Total:**	

Monthly Living Expenses		**Monthly Living Expenses**	
Fixed Expenses		**Flexible Expenses (continued)**	
Rent / Mortgage Payment		Cigarettes / Tobacco / Alcohol	
Second Mortgage		Pet Care	
Renter / Homeowner Insurance		Home Maintenance	
Car Payment #1		Lawn / Pool / Maintenance	
Car Payment #2		Lottery	
Child Care		Child Care	
Tax Installments		Hobbies / Club Dues	
Child Support / Alimony		Medical	
Savings		Dental / Optical	
Other:		Drugs / Medication	
Other:		Church / Charities	
Total Fixed Expenses		Credit Cards / loans	
Flexible Expenses		Credit Cards / loans	
Groceries		Credit Cards / loans	
Meals Out		Credit Cards / loans	
School Lunches		Other:	
Electricity		Other:	
Oil / Gas / Coal / Other Heating		Other:	
Water / Sewage / Garbage		Other:	
Telephone / Beeper / Cellular		**Total Variable Expenses**	
Family Clothing		**Periodic Expenses**	
Occupational Expenses		Property/ Personal Taxes	
Dry Cleaning / Laundry		Life Insurance	
Home Cleaning Supplies		Health & Accident Insurance	
Gasoline		Auto Insurance	
Bus Fares / Parking / Subway		Auto Tags / Inspection	
Diapers / Formula / Baby Supplies		Car Maintenance / Oil / Lube / Tires	
School-Tuition / Supplies		Other:	
Allowances		Other:	
Cable TV		Other:	
Hair / Personal Care		Other:	
Books / Magazines / Newspapers		**Total Periodic Expenses**	
Movies / Sports / Entertainment			
Gifts / Parties / Holiday's			
Postage			

Income	_____
Savings	- _____
Expenses	- _____
Surplus / Deficit	_____

Sign and date _____

Sign and date _____