

# BUDGET SHEET

MONTHLY EXPENSES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	SAMPLE:
RENT													\$600
CAR PAYMENT													\$0
CAR INSURANCE													\$50
ELECTRIC													\$25
PHONE													\$0
OTHER (EX: GAS)													\$50
OTHER													\$0
OTHER													\$0
OTHER													\$0
MONTHLY TOTAL EXPENSES*													\$725
MONTHLY SAVINGS**													\$100
MONTHLY INCOME+													\$1,000
MONTHLY SPENDING MONEY++													\$175
DAILY SPENDING MONEY*+													\$5.83

\*Please total the amount of expenses for each month so you know how much you need to pull from your earnings/refund/savings each month.

\*\*Consider taking a portion of your income out of each pay and moving it to savings before budgeting the rest of your expenses and spending

+If you are using a bi-weekly paycheck: multiply that amount by 2 (\$200 paycheck \*2 = \$400 monthly income and enter as your monthly income. If you are using your refund check, divide that amount by the number of months you will be using that funding for. For example, fall refund \$5000 / 5 months = \$1000 monthly income.

++Take total monthly income and subtract monthly expenses and savings. This is the amount you have remaining to split over the weeks in the month for personal spending (ex: Movies, Clothes, etc.).

\*+Take monthly spending and divide by 30. This is the amount that you are able to spend per day for that given month.