

# setting up a personal budget

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## directions

Use this form to set up a personal budget. After you've completed your planning, try to stick to your budget for one month. At the end of the month, record your actual income and your actual expenses. Calculate the difference between what you thought you would earn and what you actually earned, and what you thought you would spend and what you actually spent.

<b>income</b>	<b>budget</b>	<b>actual</b>	<b>difference</b>
Job #1	\$	\$	\$
Job #2	\$	\$	\$
Other	\$	\$	\$
<b>total monthly income</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

<b>expenses</b>	<b>budget</b>	<b>actual</b>	<b>difference</b>
<b>fixed expenses</b>			
Savings	\$	\$	\$
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Utilities	\$	\$	\$
Other	\$	\$	\$
<b>flexible expenses</b>			
Food/Eating out	\$	\$	\$
Transportation			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$
Other (e.g., tickets)	\$	\$	\$

## setting up a personal budget (continued)

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### flexible expenses (continued)

Clothing	\$	\$	\$
Entertainment	\$	\$	\$
Personal Items	\$	\$	\$
Medical (e.g., Rx)	\$	\$	\$
Household items	\$	\$	\$
Tuition	\$	\$	\$
School expenses	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>total monthly expenses</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>