

MONTHLY BUDGET

NAME(S):

MONTHLY INCOME 1:

MONTHLY INCOME 2:

MONTHLY INCOME 3:

TOTAL MONTHLY INCOME:

MY TOP 3 FINANCIAL GOALS:

1:

2:

3:

HOME EXPENSE ITEMS	DUE DATE	AVG. MONTHLY AMOUNT	NOTES
<input type="checkbox"/> MORTGAGE/RENT/HOA			
<input type="checkbox"/> HOME MAINTENANCE/WARRANTY			
<input type="checkbox"/> REAL ESTATE TAXES			
<input type="checkbox"/> HOME/RENTAL INSURANCE			
<input type="checkbox"/> ELECTRICITY			
<input type="checkbox"/> WATER, SEWER, TRASH			
<input type="checkbox"/> HEATING AND/OR COOKING			
<input type="checkbox"/> TRASH			
<input type="checkbox"/> HOME PHONE/CABLE/INTERNET			
<input type="checkbox"/> STREAMING SERVICES			
<input type="checkbox"/> CELL PHONE			
<input type="checkbox"/> STORAGE			
<input type="checkbox"/> OTHER:			
<input type="checkbox"/> OTHER:			

TOTAL MONTHLY HOME EXPENSES:

SAVINGS ITEMS	DUE DATE	AVG. MONTHLY AMOUNT	NOTES
<input type="checkbox"/> EMERGENCY SAVINGS			
<input type="checkbox"/> LONG-TERM SAVINGS			
<input type="checkbox"/> RETIREMENT			
<input type="checkbox"/> CHRISTMAS			
<input type="checkbox"/> VACATION			
<input type="checkbox"/> OTHER:			

TOTAL MONTHLY SAVINGS EXPENSES:

TRANSPORTATION EXPENSE ITEMS	DUE DATE	AVG. MONTHLY AMOUNT	NOTES
<input type="radio"/> CAR PAYMENT 1			
<input type="radio"/> CAR PAYMENT 2			
<input type="radio"/> AUTO INSURANCE			
<input type="radio"/> GASOLINE/CAR-CHARGING			
<input type="radio"/> MAINTENANCE			
<input type="radio"/> BUS/RIDE-SHARES			
<input type="radio"/> OTHER:			

TOTAL MONTHLY TRANSPORTATION EXPENSES:

SPENDING EXPENSE ITEMS	DUE DATE	AVG. MONTHLY AMOUNT	NOTES
<input type="radio"/> CHILD CARE			ANNUAL/12 TO ACCOUNT FOR ADDITIONAL SUMMER EXPENSES
<input type="radio"/> GROCERIES/HOUSEHOLD ITEMS			
<input type="radio"/> DINING OUT			
<input type="radio"/> ENTERTAINMENT			
<input type="radio"/> LAUNDRY/DRY CLEANING			
<input type="radio"/> HAIR/NAILS			
<input type="radio"/> CLOTHING			
<input type="radio"/> PETS			
<input type="radio"/> OTHER:			
<input type="radio"/> OTHER:			

TOTAL MONTHLY SPENDING EXPENSES:

MISCELLANEOUS EXPENSE ITEMS	DUE DATE	AVG. MONTHLY AMOUNT	NOTES
<input type="radio"/> MEDICAL/PRESCRIPTIONS			
<input type="radio"/> HEALTH INSURANCE (OUT OF POCKET)			
<input type="radio"/> LIFE INSURANCE			
<input type="radio"/> LEGAL			
<input type="radio"/> CLUBS/MEMBERSHIPS			
<input type="radio"/> SUBSCRIPTIONS			
<input type="radio"/> DONATIONS			
<input type="radio"/> GIFTS			
<input type="radio"/> OTHER:			
<input type="radio"/> OTHER:			

TOTAL MONTHLY MISCELLANEOUS EXPENSES:

DEBT EXPENSE ITEMS	DUE DATE	AVG. MONTHLY AMOUNT	NOTES
STUDENT LOANS, PERSON 1			
STUDENT LOANS, PERSON 2			
HOME EQUITY LOAN/HELOC			
CREDIT CARD 1			
CREDIT CARD 2			
CREDIT CARD 3			
CREDIT CARD 4			
CREDIT CARD 5			
CREDIT CARD 6			
LOAN 1			
LOAN 2			
OTHER:			
OTHER:			
OTHER:			

TOTAL MONTHLY DEBT EXPENSES:

INCOME:

- HOME:

- SAVINGS:

- TRANSPORTATION:

- SPENDING:

- MISCELLANEOUS:

- DEBT:

= LEFTOVER

PRO TIPS



If you share this budget with another person – meet at least monthly to go over the budget and your progress.



Add up your largest expenses (*usually mortgage, car payments, and child care*), and divide that total by your number of pay periods in the month (*usually 2 or 4*). This amount should go into a separate share on a per-pay basis. *Talk to us, and we can help you set this up.*



Set up your credit cards to be on auto-pay for the minimum payment, even though you plan to pay more. This will ensure that you never miss a payment and cause a late payment on your credit report.



Utilize the Alerts feature within Online Banking for your credit union and bank accounts, and within your credit card and loan accounts. Set payment alerts, low balance alerts, or anything else that will help you to best manage your finances.

