

# Personal Household Budget

Date:

<b>Income</b>	<b>Monthly Amount</b>	<b>Annualized</b>	<b>Percent</b>
Net pay			
Second Job - Net Pay			
Investments			
Interest			
Other			
<b>Total income</b>	<b>\$0</b>		<b>100.00%</b>

<b>Routine (or Fixed) Expenses</b>	<b>Monthly Amount</b>	<b>Annualized</b>	<b>Percent</b>
Cable TV			
Car payments			
Child care			
Credit card payments			
Insurance (health, life and property)			
Internet Service Provider			
Rent or mortgage			
Student Loans			
Taxes			
Telephone			
Utilities			
Other			
<b>Total routine expenses</b>	<b>\$0</b>		<b>100.00%</b>

<b>Variable Expenses</b>	<b>Monthly Amount</b>	<b>Annualized</b>	<b>Percent</b>
Babysitting			
Food			
Transportation (incl. gas, maintenance, parking, & taxis)			
Vacation			
Clothing (Purchases, Dry Cleaning)			
Education			
Entertainment			
Gifts (Birthdays, Holidays, Weddings)			
Hair care, body care (hair cuts, manicures, tanning)			
Medication, Medical Visits, Glasses/Contacts			
Savings			
Other			
<b>Total variable expenses</b>	<b>\$0</b>		<b>100.00%</b>

<b>Total monthly fixed and variable expenses</b>	<b>\$0</b>
<b>Difference between monthly income and expenses: surplus / (deficit)</b>	<b>\$0</b>