

REAL Budget

Total income (after taxes and other deductions):

enter amount and date of each paycheck and any other regular amounts

Amount	Source	Date (or frequency)
\$		
+\$		
+\$		
+\$		
+\$		
=\$	TOTAL Monthly Income	

What you have to spend

\$	Monthly Income	Enter from above
-\$	Contribution	10% of monthly income
-\$	Other giving / donations	
-\$	Savings	Start a habit
-\$	Retirement	Put as much into this early
-\$	Children's college	Every bit helps
-\$	Child support	If applicable
-\$	Alimony	If applicable
=\$	What you have to spend	

Expenses:

First step is to list all the expenses you have. Some occur on a regular or monthly basis, some only once a year, and some you never know when except that it's always at a bad time. Here is a fairly comprehensive list of expenses, add anything unique that you spend money on.

For any that are not already monthly expenses, calculate the monthly amount. This may mean dividing your \$1200 auto insurance by 12 to get a monthly amount of \$100. It may also mean multiplying your daily coffee expense of \$3 times 30 = \$90 a month.

Home

Amount	Expense	How often	Calculate monthly expense
\$	Rent or Mortgage		\$
\$	Home / Rent Insurance		\$
\$	Property taxes		\$
\$	Electricity		\$
\$	Natural Gas		\$
\$	Water		\$
\$	Phone		\$
\$	Cell Phone		\$
\$	Cable		\$
\$	Internet		\$
\$	Trash		\$
\$	Other utilities		\$
\$	Home security		\$
\$	Lawn service		\$
\$	Landscaping - flowers		\$
\$	Maint. / repair / paint		\$
\$	Decorating		\$
\$			\$
\$			\$
		Monthly Total	\$

Vehicles

Amount	Expense	How often	Calculate monthly expense
\$	Payment - vehicle 1		\$
\$	Payment - vehicle 2		\$
\$	Auto insurance		\$
\$	Maintenance - v1		\$
\$	Maintenance - v2		\$
\$	Gas / car wash - v1		\$

\$	Gas / car wash – v2		\$
\$	Drivers license renewal		\$
\$	Tags / plates / fees		\$
\$	Parking		\$
\$	Other transportation (bus)		\$
\$			\$
		Monthly Total	\$

Personal

Amount	Expense	How often	Calculate monthly expense
\$	Grocery Shopping		\$
\$	Quick trips for groceries		\$
\$	Personal hygiene		\$
\$	Cleaning / paper		\$
\$	Fitness club membership		\$
\$	Clothing		\$
\$	Shoes		\$
\$	Jewelry / accessories		\$
\$	Medical (co-pay, medicine)		\$
\$	Dental expenses		\$
\$	Haircuts		\$
\$	Daily snacks/drinks/habits		\$
		Monthly Total	\$

Recreation

Amount	Expense	How often	Calculate monthly expense
\$	Newspaper		
\$	Magazine		
\$	Books		
\$	Occasional babysitting		
\$	Eating out		
\$	Vacation		
\$	Weekend getaways		
\$	Movie rentals		
\$	Sporting fees		
\$	Sporting equipment - games		
\$	Movie at theatre		
\$	Passes / memberships		
	Entertaining at home		

		Monthly Total	\$

Gifts

Amount	Expense	How often	Calculate monthly expense
\$	Birthdays		
\$	Christmas / holidays		
\$	Mother/fathers day		
\$	Anniversary		
\$	Valentines Day		
\$	Just because		
\$	Cards		
\$			
\$			
\$			
		Monthly Total	\$

Kids extras (include their food and clothing, etc. in other categories)

Amount	Expense	How often	Calculate monthly expense
\$	Diapers		
\$	Formula		
\$	School lunches		
\$	Tuition		
\$	Books		
\$	School Supplies		
\$	Sports fees		
\$	Childcare		
\$	Fees / dues / camp / trips		
\$			
\$			
		Monthly Total	\$

Other Obligations

Amount	Expense	How often	Calculate monthly expense
\$	Student loans		
\$	Other loans		

\$	Credit card debt		
\$			
\$			
		Monthly Total	\$