Personal budget

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Year
Gross INCOME (before taxes)													
Wages													
Interest/dividends													
Miscellaneous													
Income totals													
Financial Commitments													
Giving-Church/Charity													
Short-term Savings													
Long-term Savings													
Retirement (401k, Roth IRA)													
All Taxes (Federal, State, Local Ect)													
College savings													
Financial Commitment total													
EXPENSES													
Home													
Mortgage/rent													
Utilities													
Home telephone													
Cellular telephone													
Home repairs													
Home improvement													
Home security													
Garden supplies													
Home totals													
Daily living													
Groceries													
Child care													
Dry cleaning													
Dining out													
Housecleaning service													
Dog walker													
Daily living totals													
Transportation													
Gas/fuel													
Insurance													
Repairs													
Car wash/detailing services													
Parking													
Public transportation													
Transportation totals													
Entertainment													
Cable TV													
Video/DVD rentals													
Movies/plays													
Concerts/clubs													
Entertainment totals													

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Year
Health													
Health club dues													
Insurance													
Prescriptions													
Over-the-counter drugs													
Co-payments/out-of-pocket													
Veterinarians/pet medicines													
Life insurance													
Health totals													
Vacations													
Plane fare													
Accommodations													
Food													
Souvenirs													
Pet boarding													
Rental car													
Vacations totals													
Recreation													
Gym fees													
Sports equipment													
Team dues													
Toys/child gear													
Recreation totals													
Dues/subscriptions													
Magazines													
Newspapers													
Internet connection													
Public radio													
Public television													
Religious Organizations													
Charity													
Dues/subscription totals													
Personal													
Clothing													
Gifts													
Salon/barber													
Books													
Music (CDs, etc.)													
Personal totals													
Misc. payments													
Credit card payments													
Other													
Other													
Other													
Other													
Misc. payments totals													
Total expenses													
Cash short/extra													