



SAMPLE DISPOSABLE MONTHLY BUDGET (\$35,000/year salary)

(figures are rounded to nearest whole dollar)

	Budget Amounts	Actual Expenditures	Notes
NET INCOME (after taxes)	\$ 2178	\$ 2238	2 hours overtime
EXPENSES			
CAR INSURANCE	59	59	
CAR PAYMENT	289	289	
CHARITY/CHURCH DONATIONS	40	30	missed church 1 week
CLOTHING	40	22	new shirt
ENTERTAINMENT	100	135	
FOOD	300	317	
GASOLINE	70	78	
GIFTS	0	0	none this month
HEALTH/DENTAL/VISION INSURANCE	120	120	
HEALTHCARE	0	5	bought cough syrup
HOUSING EXPENSE (rent or mortgage)	634	634	
INVESTMENT (long-term)	0	0	10% of gross saved in pre-taxed dollars 401K plan through employer
LIFE INSURANCE	0	0	company paid
PERSONAL CARE (hygiene, haircuts, etc.)	40	42	haircut + tip
PHONE	60	60	
PUBLIC TRANSPORTATION	0	0	used a car
RENTERS/HOMEOWNERS INSURANCE	20	20	
SAVINGS (short-term & liquid)	47	60	
STUDENT LOAN	104	104	
TV/CABLE/INTERNET	65	65	internet only
UTILITIES (water, electric, gas)	140	132	
VACATION	50	50	
TOTALS	\$ 2178	\$ 2222	
MONTHLY SURPLUS/DEFICIT		Surplus of \$ 16	will put surplus in savings acct

NOTE ICON Don't forget to budget in money for fun (e.g., entertainment, travel, dates, gifts for others, etc.).