

BUDGET CREATOR

Spending Plan & Tracker

INCOME

Cash coming in

Actual Amount

Paycheck	\$
Bonus	\$
Tips	\$
Scholarship	\$
Student Loan	\$
Alimony	\$
Other	\$
SUBTOTAL	\$
<i>Note: Estimate income taxes if not already deducted from above.</i>	\$

TOTAL \$

EXPENSES

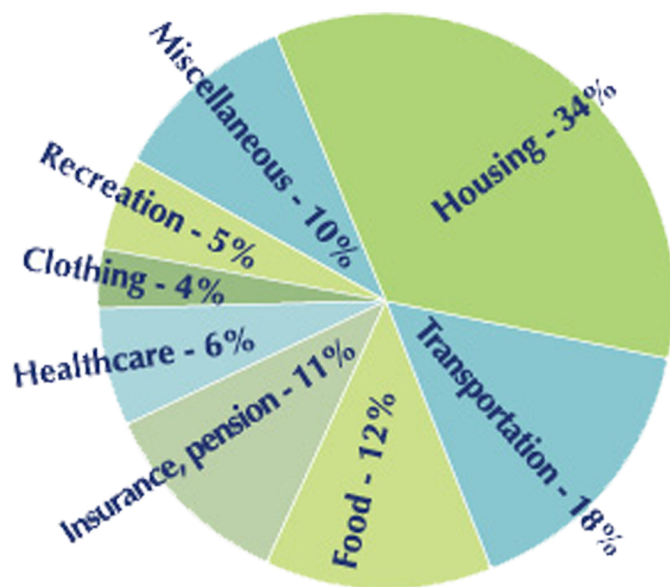
Cash going out

Housing

Estimate

Actual Amount

Rent/Mortgage	\$	\$
Utilities	\$	\$
Insurance/Property Tax	\$	\$
Home Repairs/Renovations	\$	\$
Internet	\$	\$
Transportation		
Car Payment	\$	\$
Gas	\$	\$
Insurance	\$	\$
Maintenance	\$	\$
Public transportation	\$	\$
Food		
Groceries	\$	\$
Restaurants	\$	\$
Personal		
Clothing	\$	\$
Entertainment/Recreation	\$	\$
Cell Phone	\$	\$
Medical/Healthcare	\$	\$
Charity/Tithes	\$	\$
Debt		
Student Loan Payments	\$	\$
Credit Card Fees	\$	\$
Savings (401K, IRA, other)	\$	\$
TOTAL	\$	\$



Do you know where all your money goes?

For one month, list everything you spend and be sure to include those small amounts, like a movie, coffee, snack, or haircut. When you know where the small amounts go, you can find ways to save!

Use the above pie chart to see how you compare to the average U.S. consumer.

