

Be sure to keep these from month to month, so you can look back on how you've improved your spending.

	Budgeted Amount for the Month	Actual Amount for the Month	Difference between Budget and Actual
<b>INCOME:</b>			
Regular wages			
Bonus or commission income			
Interest income from deposits			
Hobby income (such as eBay sales)			
Stock dividend income			
Miscellaneous or supplemental income			
<b>INCOME SUBTOTAL</b>			

	Budgeted Amount for the Month	Actual Amount for the Month	Difference between Budget and Actual
<b>EXPENSES:</b>			
Mortgage or rent payments			
TV (cable or dish subscription)			
Telephone and/or mobile phones			
Internet service			
Home repairs and yard upkeep			
Car payments, first car			
Car payments, second car			
RV/Boat/ATV payments (big toys)			
Gasoline			
Auto repairs and maintenance			
Transport related (parking, tolls, etc.)			
Child care			
Vehicle insurance			
Home owners or renters insurance			
Dining out, theater, entertainment events			
Grocery expenses			
Toiletries and house cleaning items			
Clothing and accessories			
Music, games, books, entertainment items			
Gifts for family/friends			
Healthcare (copays or insurance, etc.,)			
Hobbies and collectibles			
Magazine or newspaper subscriptions			
Federal income tax			
State income tax			
Social Security/Medicare tax			
Property taxes			
Pet feed, supplies, vet care			
Miscellaneous expenses			
<b>EXPENSES SUBTOTAL</b>			

**NET INCOME (INCOME LESS EXPENSES)**

Since you examined all your statements, go ahead and record your monthly interest expenses (mortgage, credit cards, student loan payments, etc.,). This is another expense where it's smart to stay aware: \_\_\_\_\_

If an item doesn't occur monthly, convert it to a monthly expense when you calculate the monthly budget amount. For instance, semi-annual car insurance payments would be converted to a monthly expense by dividing the premium by six.