

Budgeting

Detailed Monthly Budget

Monthly Income

Amount

Monthly Salary

Other Monthly Income

Total Monthly Income

Monthly Expenses

Amount

Housing

Food

Transportation

Healthcare

Education

Looking Good

Credit Cards

Just for Fun

Stuff (cell phone, clothes, snacks, movies, music, etc.)

Total Monthly Expenses

Total Monthly Income

Total Monthly Expenses

— _____

Monthly Net (income minus expenses)

The goal is to have a **positive** bottom line (monthly net).
Will you have enough money to last until next month?