

Monthly Budget

Type of Income		Date	Plus	Available	Notes
Income	Carryover	-	\$ 220	\$ 220	in bank
	Paycheck 1	31st	\$ 2,200	\$ 2,420	direct deposit
	Paycheck 2	1st	\$ 700	\$ 3,120	deposit check
	Paycheck 3	15th	\$ 700	\$ 3,820	deposit check
	TOTAL INCOME			\$ 3,820	

Type of Expense	Date	Multiply By	Multiply By	Multiply By	Monthly	Balance	Notes
		# of Days	# Weeks	2-Weeks			
Giving	Church	\$	\$	\$	= \$ 360	\$ 3,460	deliver check
		\$	\$	\$	= \$		
Saving	Emergency Fund	\$	\$	\$	= \$ 500	\$ 2,960	online transfer
		\$	\$	\$	= \$		
Duties Taxes, etc.		\$	\$	\$	= \$		
		\$	\$	\$	= \$		
		\$	\$	\$	= \$		
Living Expenses Household Supplies, Groceries, Health, Children, Fun, Spending Cash, etc.	His money	\$ 5	\$	\$	= \$ 155	\$ 2,805	cash (31 days)
	Her money	\$ 5	\$	\$	= \$ 155	\$ 2,650	cash (31 days)
	Date/Eating Out	\$	\$ 40	\$	= \$ 160	\$ 2,490	cash
	Gas	\$	\$	\$ 60	= \$ 120	\$ 2,370	cash
	Groceries	\$	\$ 110	\$	= \$ 440	\$ 1,930	cash
		\$	\$	\$	= \$	\$ 1,930	
	Haircuts	\$	\$	\$	= \$ 50	\$ 1,880	cash
	Oil Change	\$	\$	\$	= \$ 35	\$ 1,845	cash
	Doctor Visit 22nd	\$	\$	\$	= \$ 25	\$ 1,820	cash
		\$	\$	\$	= \$		
Lifestyle Expenses Bills, Insurance, Property Expenses, etc.	Rent 1st	\$	\$	\$	= \$ 1,070	\$ 750	mail check
	Cell Phones 4rd	\$	\$	\$	= \$ 60	\$ 690	auto online
	Gas Bill 4th	\$	\$	\$	= \$ 65	\$ 625	manual online
	Electric Bill 10th	\$	\$	\$	= \$ 120	\$ 505	manual online
	ID Protection Ins. 10th	\$	\$	\$	= \$ 15	\$ 490	auto online
	Internet Provider 15th	\$	\$	\$	= \$ 35	\$ 455	auto online
	Water/Util. Bill 17th	\$	\$	\$	= \$ 40	\$ 415	manual online
	Online Subcr. 22nd	\$	\$	\$	= \$ 10	\$ 405	mail check
	School Loan 28th	\$	\$	\$	= \$ 240	\$ 165	auto online
	Visa 30th	\$	\$	\$	= \$ 100	\$ 65	mail check
		\$	\$	\$	= \$		
Periodic Repairs, Travel, Gifts,	Birthday Gift 6th	\$	\$	\$	= \$ 25	\$ 40	cash
		\$	\$	\$	= \$		
		\$	\$	\$	= \$		
Other Debts, etc.		\$	\$	\$	= \$		
	Carryover next week	\$	\$	\$	= \$ 40	\$ 0	
TOTAL EXPENSES					\$ 3,820		

Net	Income	- Expenses	= Zero
	3,820.00	3,820.00	\$ ☺