



# Monthly Budget

## Summary

\$	Total Take Home	
-	\$ Total Expenses, Savings, etc.	
<hr/>		
\$	Margin	

## Monthly Take Home Pay

Primary Income	\$	
<hr/>		
Second Income	\$	
<hr/>		
Other	\$	
<b>Total</b>	\$	

## Housing/Utilities Expenses

Rent/Mortgage	\$	
<hr/>		
Gas/Electric	\$	
<hr/>		
Water/Sewer	\$	
<hr/>		
Trash	\$	
<hr/>		
Internet	\$	
<hr/>		
Phone	\$	
<hr/>		
Other	\$	
<hr/>		
<b>Total</b>	\$	

## Food Expenses

Groceries	\$	
<hr/>		
Restaurants	\$	
<hr/>		
Other	\$	
<b>Total</b>	\$	

## Transportation Expenses

Gas/Fuel	\$	
<hr/>		
Auto Insurance	\$	
<hr/>		
Maintenance	\$	
<hr/>		
Other	\$	
<hr/>		
<b>Total</b>	\$	

# Monthly Budget

## Personal/Lifestyle Expenses

Child Care	\$
Personal Care	\$
Fitness Health	\$
Life Insurance	\$
Subscriptions	\$
Shopping	\$
Entertainment	\$
Kids' Activities	\$
Date Night	\$
Blow Money	\$
Other	\$
<b>Total</b>	\$

## Giving

Church	\$
Charity	\$
Other	\$
<b>Total</b>	\$

## Savings

Emergency Fund	\$
Vacation	\$
Retirement	\$
College Fund	\$
Other	\$
<b>Total</b>	\$

## Consumer Debt Payments

Credit Cards	\$
Car Payments	\$
Student Loans	\$
Personal Loans	\$
Other	\$
<b>Total</b>	\$

## Quick Tips to Increase Margin:

- Pay off debt as fast as possible; pause retirement until consumer debt is paid off.
- Review your tax withholding. If you receive a large tax return, lower it to receive more in your monthly pay.
- Pick up a side hustle if necessary.
- Remove unnecessary expenses (e.g. unused subscriptions).
- Keep rent/mortgage to less than 25% of net take home.