Personal Budget

Monthly Net Income

Income Type	Amount
Monthly Net Income	$4,500
Planned Monthly Savings	$300
Available Cash	$4,200

Additional Income

Details	Month	Amount
Mid Year Bonus	June	$2,000
Year End Bonus	December	$3,000
	January	
Total Additional Income		$5,000

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Enter your income information in the two income tables.	Enter your expenses. Use the Monthly Expenses table for recurring expenses.	Enter a starting balance in the January column on the Annual Budget table.

Monthly Expenses

Expense	Costs
Mortgage	$2,300
Taxes	$600
Car Payment	$350
Car Insurance	$60
Home Owners Insurance	$127
Cable Bill	$120
Gas/Electric	$88
Monthly Prescription	$50
Total Monthly Expenses	$3,695

Planned Expenses

Expenditure	Month	Amount
November vacation	November	$450
Home for the holidays	December	$600
Gifts for family	December	$300
Family vacation	July	$880
	January	
	January	
	January	
	January	
Total Planned Expenses		$2,230

Savings
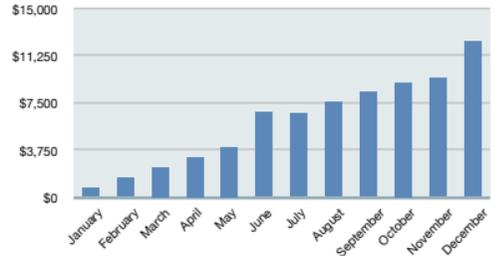
Annual Budget by Month

Income and Expenses	January	February	March	April	May	June	July	August	September	October	November	December
Previous month's balance		$805	$1,610	$2,415	$3,220	$4,025	$6,830	$6,755	$7,560	$8,365	$9,170	$9,525
Available cash	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200
Additional income	$0	$0	$0	$0	$0	$2,000	$0	$0	$0	$0	$0	$3,000
Monthly expenses	$3,695	$3,695	$3,695	$3,695	$3,695	$3,695	$3,695	$3,695	$3,695	$3,695	$3,695	$3,695
Planned expenses	$0	$0	$0	$0	$0	$0	$880	$0	$0	$0	$450	$900
Savings	$805	$1,610	$2,415	$3,220	$4,025	$6,830	$6,755	$7,560	$8,365	$9,170	$9,525	$12,430