

Yearly Budget

BUDGET	Yearly	January	February	
TOTAL INCOME	78,000	6,500	8,064	
TOTAL GIVING	4,000	400	1,000	
TOTAL SAVINGS	15,200	1,000	0	
TOTAL DEBT	5,700	475	0	
TOTAL EXPENSES	53,100	5,383	0	
OVER / UNDER BUDGET	0	(758)	9,064	
INCOME		January	February	
Salary	48,000	4,000	8,064	
Salary (Spouse)	24,000	2,000	0	
Side Hustle	6,000	500	1,000	
Rental Income		0	0	
Other Income		0	0	
TOTAL INCOME	78,000	6,500	9,064	0
GIVING		January	February	
Charitable Contributions	4,000	400		
TOTAL GIVING	4,000	400	0	0
SAVINGS		January	February	
Retirement Savings	8,000	400		
College Fund				
Health Saving Account	6,000	500	583	
Emergency Fund	1,200	100	557	
Financial Goal #1			583	
Financial Goal #2			557	
Financial Goal #3			583	
TOTAL SAVINGS	15,200	1,000	1,140	
DEBT		January	February	
Car Payment 1	2,700	225		
Car Payment 2				
Credit Card 1		0	583	
Credit Card 2		0	557	
Student Loan 1	3,000	250	583	
Student Loan 2			557	
TOTAL DEBT	5,700	475	1,140	
EXPENSES			EXPENSES	
		January	February	
Mortgage / Rent	21,600	1,800	1,245	
Home/Renter's Insurance	2,250	188	170	
Home Maintenance			125	
Home Improvements			0	
HOA	1,224	102	102	
Property Taxes			243	
Other			15	
TOTAL HOUSING	25,074	2,090	1,900	0
		January	February	
Cable	900	75	75	
Cell Phone	1,200	100	40	
Gas & Electric	1,700	142	140	
Internet	540	45	45	
Sewer			25	
Water			45	
Other				
TOTAL UTILITES	4,340	362	370	0
FOOD		January	February	
Groceries	8,000	667	925	
Take Out / Delivery	500	42	0	
Libations			0	
TOTAL FOOD	8,500	708	925	0
CLOTHING		BUDGET	BUDGET	
Adults Clothing	500	42	925	

BUDGET	Yearly	January	February	
Kids Clothing	300	25	0	
Other			0	
TOTAL FOOD	800	67	925	0
AUTO		January	February	
Auto Insurance	1,200	100	130	
Auto Fuel	1,800	150	150	
Auto Registration	480	40	40	
Auto Service			0	
Tolls & Parking			0	
Auto Other			0	
TOTAL AUTO	3,480	290	320	0
		BUDGET	BUDGET	
Health Premium	3,600	358	358	
Medications	200	17		
Dentist	400	33	75	
Medical Other			20	
TOTAL MEDICAL	4,200	408	453	0
		BUDGET	BUDGET	
Life Insurance	1,150	96	925	
Long Term Care			0	
Disability Insurance			0	
Identity Theft			0	
TOTAL INSURANCE	1,150	96	925	0
EDUCATION		BUDGET	BUDGET	
Adult Life Long Learning	200	17	220	
Kid's Tuition / Child Care	3,600	300	25	
Books & Supplies			20	
Other Education			25	
TOTAL EDUCATION	3,800	317	290	0
		BUDGET	BUDGET	
Personal Care (haircuts, etc)	800	67	220	
Baby Supplies			25	
Pets Supplies		0	20	
Other Personal			25	
TOTAL PERSONAL CARE	800	67	45	
		BUDGET	BUDGET	
Replace Furniture	750	63	0	
Subscriptions / Dues	200	17	0	
Technology / Computer	400	33	50	
Electronics	600	50	50	
Hobbies	530	44		
Gym Membership			50	
Entertainment	1,200	100		
Sitter \$\$	500	42		
Kid's Activities	800	67		
Vacation	5,000	417	50	
Gifts	800	67		
Slush Fund (His)	240	20		
Slush Fund (Hers)	240	20		
Slush Fund (Kids)			50	
FUN	500	42		
other				
TOTAL LUXURIES & FUN	4,180	980	150	
		BUDGET	BUDGET	
TOTAL EXPENSES	56,324	5,383		

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Yearly Budget

BUDGET	Yearly	Monthly
TOTAL INCOME	78,000	6,500
TOTAL GIVING	4,800	400
TOTAL SAVINGS	13,825	1,152
TOTAL DEBT	5,700	475
TOTAL EXPENSES	53,675	4,473
OVER / UNDER BUDGET	0	0
INCOME	Yearly	Monthly
Salary	48,000	4,000
Salary (Spouse)	24,000	2,000
Side Hustle	6,000	500
Rental Income		0
Other Income		0
TOTAL INCOME	78,000	6,500
GIVING	Yearly	Monthly
Charitable Contributions	4,800	400
TOTAL GIVING	4,800	400
SAVINGS	Yearly	Monthly
Retirement Savings	5,125	427
College Fund		
Health Saving Account	7,000	583
Emergency Fund	1,700	142
Financial Goal #1		
Financial Goal #2		
Financial Goal #3		
TOTAL SAVINGS	13,825	1,152
DEBT	Yearly	Monthly
Car Payment 1	2,700	225
Car Payment 2		
Credit Card 1		
Credit Card 2		
Student Loan 1	3,000	250
Student Loan 2		
TOTAL DEBT	5,700	475
EXPENSES		
	Yearly	Monthly
Mortgage / Rent	21,600	1,800
Home/Renter's Insurance	2,165	180
Home Maintenance	1,200	100
Home Improvements		
HOA		
Property Taxes		
Other		
TOTAL HOUSING	24,965	2,080
	Yearly	Monthly
Cable / Streaming	450	38
Cell Phone	1,150	96
Gas & Electric	1,700	142
Internet	540	45
Sewer		
Water	375	31
Other		
TOTAL UTILITES	4,215	351
FOOD	Yearly	Monthly
Groceries	7,000	583
Take Out / Delivery	750	63
Libations		
TOTAL FOOD	7,750	646
CLOTHING	Yearly	Monthly
Adults Clothing	500	42
Kids Clothing	300	25

BUDGET	Yearly	Monthly
Other		
TOTAL FOOD	800	67
AUTO	Yearly	Monthly
Auto Insurance	1,400	117
Auto Fuel	1,500	125
Auto Registration	480	40
Auto Service		
Tolls & Parking		
Auto Other		
TOTAL AUTO	3,380	282
	Yearly	Monthly
Health Premium	2,500	208
Medications	200	17
Dentist	400	33
Medical Other		
TOTAL MEDICAL	3,100	258
	Yearly	Monthly
Life Insurance	480	40
Long Term Care		
Disability Insurance		
Identity Theft		
TOTAL INSURANCE	480	40
EDUCATION	Yearly	Monthly
Adult Life Long Learning	200	17
Kid's Tuition / Child Care		
Books & Supplies		
Other Education		
TOTAL EDUCATION	200	17
	Yearly	Monthly
Personal Care (haircuts, etc)	500	42
Baby Supplies		
Pets Supplies		0
Other Personal		
TOTAL PERSONAL CARE	500	42
	Yearly	Monthly
Replace Furniture	400	33
Subscriptions / Dues	175	15
Technology / Computer	400	33
Electronics	600	50
Hobbies	530	44
Gym Membership		
Entertainment	600	50
Sitter \$\$		
Kid's Activities	900	75
Vacation	3,000	250
Gifts	700	58
Slush Fund (His)	240	20
Slush Fund (Hers)	240	20
Slush Fund (Kids)		
FUN	500	42
other		
TOTAL LUXURIES & FUN	8,285	690
TOTAL EXPENSES	53,675	4,473

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TOTAL INCOME	78,000	6,500
TOTAL GIVING	4,800	400
TOTAL SAVINGS	13,825	1,152
TOTAL DEBT	5,700	475
TOTAL EXPENSES	53,675	4,473
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Rental Income		0
Other Income		0
TOTAL INCOME	78,000	6,500
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Retirement Savings	5,125	427
College Fund		
Health Saving Account	7,000	583
Emergency Fund	1,700	142
Financial Goal #1		
Financial Goal #2		
Financial Goal #3		
TOTAL SAVINGS	13,825	1,152
EXPENSES		
HOUSING	Yearly	Monthly
Mortgage / Rent	21,600	1,800
Home/Renter's Insurance	2,165	180
Home Maintenance	1,200	100
Home Improvements		
HOA		
Property Taxes		
TOTAL HOUSING	24,965	2,080
UTILITIES	Yearly	Monthly
Cable / Streaming	450	38
Cell Phone	1,150	96
Gas & Electric	1,700	142
Internet	540	45
Sewer		
Water	375	31
TOTAL UTILITES	4,215	351
FOOD	Yearly	Monthly
Groceries	7,000	583
Take Out / Delivery	750	63
Libations		
TOTAL FOOD	7,750	646
CLOTHING	Yearly	Monthly
Adults Clothing	500	42
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TOTAL FOOD	800	67
AUTO	Yearly	Monthly
Auto Insurance	1,400	117
Auto Fuel	1,500	125
Auto Registration	480	40
Auto Service		
Tolls & Parking		
TOTAL AUTO	3,380	282
MEDICAL	Yearly	Monthly
Health Premium	2,500	208
Medications	200	17
Dentist	400	33
TOTAL MEDICAL	3,100	258

GIVING	Yearly	Monthly
Charitable Contributions	4,800	400
TOTAL GIVING	4,800	400

DEBT	Yearly	Monthly
Car Payment 1	2,700	225
Car Payment 2		
Credit Card 1		
Credit Card 2		
Student Loan 1	3,000	250
Student Loan 2		
Other		
TOTAL DEBT	5,700	475

INSURANCE	Yearly	Monthly
Life Insurance	480	40
Long Term Care		
Disability Insurance		
Identity Theft		
TOTAL INSURANCE	480	40
EDUCATION	Yearly	Monthly
Adult Life Long Learning	200	17
Kid's Tuition / Child Care		
Books & Supplies		
Other Education		
TOTAL EDUCATION	200	17
PERSONAL CARE	Yearly	Monthly
Personal Care (haircuts, etc)	500	42
Baby Supplies		
Pets Supplies		0
Other Personal		
TOTAL PERSONAL CARE	500	42
FUN SPENDING	Yearly	Monthly
Replace Furniture	400	33
Subscriptions / Dues	175	15
Technology / Computer	400	33
Electronics	600	50
Hobbies	530	44
Gym Membership		
Entertainment	600	50
Sitter \$\$		
Kid's Activities	900	75
Vacation	3,000	250
Gifts	700	58
Slush Fund (His)	240	20
Slush Fund (Hers)	240	20
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FUN	500	42
other		
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TOTAL EXPENSES	53,675	4,473

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BUDGET	Yearly	Monthly
TOTAL INCOME		
TOTAL GIVING		
TOTAL SAVINGS		
TOTAL DEBT		
TOTAL EXPENSES		
OVER / UNDER BUDGET		
INCOME	Yearly	Monthly
Salary		
Salary (Spouse)		
Side Hustle		
Rental Income		
Other Income		
TOTAL INCOME		
SAVINGS	Yearly	Monthly
Retirement Savings		
College Fund		
Health Saving Account		
Emergency Fund		
Financial Goal #1		
Financial Goal #2		
Financial Goal #3		
TOTAL SAVINGS		
EXPENSES		
HOUSING	Yearly	Monthly
Mortgage / Rent		
Home/Renter's Insurance		
Home Maintenance		
Home Improvements		
HOA		
Property Taxes		
TOTAL HOUSING		
UTILITIES		
Cable / Streaming		
Cell Phone		
Gas & Electric		
Internet		
Sewer		
Water		
TOTAL UTILITES		
FOOD		
Groceries		
Take Out / Delivery		
Libations		
TOTAL FOOD		
CLOTHING		
Adults Clothing		
Kids Clothing		
TOTAL FOOD		
AUTO		
Auto Insurance		
Auto Fuel		
Auto Registration		
Auto Service		
Tolls & Parking		
TOTAL AUTO		
MEDICAL		
Health Premium		
Medications		
Dentist		
TOTAL MEDICAL		

GIVING	Yearly	Monthly
Charitable Contributions		
TOTAL GIVING		

DEBT	Yearly	Monthly
Car Payment 1		
Car Payment 2		
Credit Card 1		
Credit Card 2		
Student Loan 1		
Student Loan 2		
Other		
TOTAL DEBT		

INSURANCE	Yearly	Monthly
Life Insurance		
Long Term Care		
Disability Insurance		
Identity Theft		
TOTAL INSURANCE		
EDUCATION		
Adult Life Long Learning		
Kid's Tuition / Child Care		
Books & Supplies		
Other Education		
TOTAL EDUCATION		
PERSONAL CARE		
Personal Care (haircuts, etc)		
Baby Supplies		
Pets Supplies		
Other Personal		
TOTAL PERSONAL CARE		
FUN SPENDING		
Replace Furniture		
Subscriptions / Dues		
Technology / Computer		
Electronics		
Hobbies		
Gym Membership		
Entertainment		
Sitter \$\$		
Kid's Activities		
Vacation		
Gifts		
Slush Fund (His)		
Slush Fund (Hers)		
Slush Fund (Kids)		
FUN		
other		
TOTAL LUXURIES & FUN		
TOTAL EXPENSES		