

BARE BONES BUDGET

*This is YOUR Bares Bones Budget.
The bare minimum living expenses.
Overcome obstacles you are currently facing.*

NET INCOME	PLAN	SPENT
Salary or Wages #1		
Salary or Wages #2		
Salary or Wages #3		
Salary or Wages #4		
TOTAL NET INCOME		

INCOMING MONEY	PLAN	MADE
Total Net Income		
TOTAL INCOMING MONEY		
MINUS		
OUTGOING MONEY	PLAN	MADE
Total Housing		
Total Food		
Total Transportation		
Total Medical Expenses		
Total Clothing		
Total Debt Payments		
TOTAL OUTGOING MONEY		
EQUALS		
OVER/UNDER BUDGET		

How much different is your bare bones budget?

Month: _____

HOUSING	PLAN	SPENT
Mortgage / Rent		
Home / Renter's Insurance		
Property Taxes or HOA Dues		
Gas & Electric		
Water, Sewer, Trash		
TOTAL HOUSING		

FOOD	PLAN	SPENT
Groceries		
TOTAL FOOD		

TRANSPORTATION	PLAN	SPENT
Auto Fuel		
Auto Insurance / Registration		
Auto Service		
Commuting		
TOTAL TRANSPORTATION		

MEDICAL EXPENSES	PLAN	SPENT
Health Insurance		
Medications - Out of Pocket		
Dentist		
TOTAL MEDICAL EXPENSES		

CLOTHES	PLAN	SPENT
Just the Basics		
TOTAL CLOTHING		

DEBT PAYMENTS	PLAN	SPENT
Car Payment 1		
Car Payment 2		
Credit Card 1		
Credit Card 2		
Credit Card 3		
Credit Card 4		
Credit Card 5		
Student Loan 1		
Student Loan 2		
Other Debt		
Other Debt		
TOTAL DEBT PAYMENTS		