

# BARE BONES BUDGET

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

Month: \_\_\_\_\_

NET INCOME	PLAN	SPENT
Salary or Wages #1		
Salary or Wages #2		
Salary or Wages #3		
Salary or Wages #4		
<b>TOTAL NET INCOME</b>		

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

**How much different is your bare bones budget?**

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

FOOD	PLAN	SPENT
Groceries		
<b>TOTAL FOOD</b>		

TRANSPORTATION	PLAN	SPENT
Auto Fuel		
Auto Insurance / Registration		
Auto Service		
Commuting		
<b>TOTAL TRANSPORTATION</b>		

MEDICAL EXPENSES	PLAN	SPENT
Health Insurance		
Medications - Out of Pocket		
Dentist		
<b>TOTAL MEDICAL EXPENSES</b>		

CLOTHES	PLAN	SPENT
Just the Basics		
<b>TOTAL CLOTHING</b>		

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		
<b>TOTAL DEBT PAYMENTS</b>		