

PERSONAL BUDGET

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
INCOME										
Salary / Wages	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Business	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Pension	-	-	-	-	-	-	-	-	-	-
Interest/dividends	-	-	-	-	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-	-	-	-
TOTAL INCOME	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00
SAVINGS GOAL										
Buy a car	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00
Go to europe	625.00	625.00	625.00	625.00	625.00	625.00	625.00	625.00	625.00	625.00
Buy mom a car	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Rent a condo	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00
Build a pool	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
TOTAL SAVINGS GOAL	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00
EXPENSES										
HOME										
Mortgage/rent	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Utilities	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Wifi	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Mobile telephone	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Home repairs	-	-	-	-	-	-	-	-	-	-
Personal Chef	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Home security	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00
	-	-	-	-	-	-	-	-	-	-
TOTAL HOME	5,380.00	5,380.00	5,380.00	5,380.00	5,380.00	5,380.00	5,380.00	5,380.00	5,380.00	5,380.00
DAILY LIVING										
Groceries	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00
	-	-	-	-	-	-	-	-	-	-

Dry cleaning	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Dining out	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00
Housecleaning service	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00
	-	-	-	-	-	-	-	-	-	-
TOTAL DAILY LIVING	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
TRANSPORTATION										
Gas/fuel	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
Insurance	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00	250.00
Repairs	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
Car wash/detailing services	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
TOTAL TRANSPORTATION	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00
ENTERTAINMENT										
Cable TV	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
	-	-	-	-	-	-	-	-	-	-
Movies/plays	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Concerts/clubs	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL ENTERTAINMENT	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00	170.00
HEALTH										
Gym	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Insurance	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Prescriptions	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Over-the-counter drugs	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
TOTAL HEALTH	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00
HOLIDAYS										
Air fare	200.00	200.00	200.00	200.00	-	-	-	-	-	-
Accommodations	150.00	150.00	150.00	150.00	-	-	100.00	100.00	100.00	100.00
Food	260.00	260.00	260.00	260.00	260.00	260.00	260.00	260.00	260.00	260.00
Gift giving	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

	-	-	-	-	-	-	-	-	-	-
TOTAL HOLIDAYS	610.00	610.00	610.00	610.00	260.00	260.00	360.00	360.00	360.00	360.00
RECREATION										
Gym fees	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Sports equipment	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Team dues	100.00	100.00	100.00	100.00	100.00				100.00	100.00
Toys/child gear	30.00	30.00	30.00	30.00	30.00	-	-	-	30.00	30.00
TOTAL RECREATION	205.00	205.00	205.00	205.00	205.00	75.00	75.00	75.00	205.00	205.00
SUBSCRIPTIONS										
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Internet connection	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Spotify	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Netflix	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
TOTAL SUBSCRIPTIONS	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00
PERSONAL										
Clothing	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Gifts	100.00	100.00	100.00	100.00	100.00	-	-	-	-	100.00
Salon/barber	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
TOTAL PERSONAL	340.00	340.00	340.00	340.00	340.00	240.00	240.00	240.00	240.00	340.00
FINANCIAL OBLIGATIONS										
Long-term savings	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00
Student loans	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00		
Credit card payments	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00
Income tax (additional)	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00
	-	-	-	-	-	-	-	-	-	-
TOTAL FINANCIAL OBLIGATIONS	11,100.00	11,100.00	11,100.00	11,100.00	11,100.00	11,100.00	11,100.00	11,100.00	8,600.00	8,600.00
MISC. PAYMENTS										

Car Payment	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
TOTAL MISC. PAYMENTS	-	-	-	-	-	-	-	-	-	-
TOTAL										
INCOME	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00
SAVINGS GOAL	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00	2,825.00
EXPENSES	20,130.00	20,130.00	20,130.00	20,130.00	19,780.00	19,550.00	19,650.00	19,650.00	17,280.00	17,380.00
POTENTIAL TO SAVE	- 5,955.00	- 5,955.00	- 5,955.00	- 5,955.00	- 5,605.00	- 5,375.00	- 5,475.00	- 5,475.00	- 3,105.00	- 3,205.00

NOV DEC

12,000.00	12,000.00
5,000.00	5,000.00
-	-
-	-
-	-

17,000.00 17,000.00 204,000.00

750.00	750.00	9,000.00
625.00	625.00	7,500.00
1,000.00	1,000.00	12,000.00
250.00	250.00	3,000.00
200.00	200.00	2,400.00

2,825.00 2,825.00 33,900.00

2,500.00	2,500.00	30,000.00
1,500.00	1,500.00	18,000.00
100.00	100.00	1,200.00
30.00	30.00	360.00
-	-	-
1,000.00	1,000.00	12,000.00
250.00	250.00	3,000.00
-	-	-

5,380.00 5,380.00 64,560.00

250.00	250.00	3,000.00
-	-	-



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100.00	100.00	1,200.00
500.00	500.00	6,000.00
250.00	250.00	3,000.00
-	-	-

1,100.00	1,100.00	13,200.00
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200.00	200.00	2,400.00
250.00	250.00	3,000.00
200.00	200.00	2,400.00
100.00	100.00	1,200.00
-	-	-
-	-	-

750.00	750.00	9,000.00
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50.00	50.00	600.00
-	-	-
20.00	20.00	240.00
100.00	100.00	1,200.00

170.00	170.00	2,040.00
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50.00	50.00	600.00
150.00	150.00	1,800.00
100.00	100.00	1,200.00
50.00	50.00	600.00
-	-	-
-	-	-
-	-	-

350.00	350.00	4,200.00
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-	-	800.00
-	-	1,000.00
260.00	260.00	3,120.00
-	1,000.00	1,000.00
-	-	-

-	-	-
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260.00	1,260.00	5,920.00
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50.00	50.00	600.00
25.00	25.00	300.00
100.00	100.00	900.00
30.00	30.00	270.00

205.00	205.00	2,070.00
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-	-	-
-	-	-
100.00	100.00	1,200.00
10.00	10.00	120.00
15.00	15.00	180.00
-	-	-
-	-	-

125.00	125.00	1,500.00
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150.00	150.00	1,800.00
100.00	100.00	800.00
90.00	90.00	1,080.00
-	-	-
-	-	-

340.00	340.00	3,680.00
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7,500.00	7,500.00	90,000.00
		20,000.00
500.00	500.00	6,000.00
600.00	600.00	7,200.00
-	-	-

8,600.00	8,600.00	123,200.00
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-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
17,000.00	17,000.00	204,000.00
2,825.00	2,825.00	33,900.00
17,280.00	18,280.00	229,370.00
- 3,105.00	- 4,105.00	- 59,270.00

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