

Figure 1.2: Budget Template

Income

Paycheck 1 \$

Paycheck 2 \$

Outgo (Expenses)

Total \$

Savings

Short-term \$

Long-term \$

\$

Total \$

Food

Groceries \$

Dining out \$

\$

Total \$

Transportation

Car payment \$

Fuel \$

\$

Total \$

Insurance

Homeowner's \$

Renter's \$

Health \$

Dental \$

Vision \$

Auto \$

Life \$

\$

Total \$

Housing

Mortgage \$

Rent \$

Homeowners' association (HOA) fees \$

\$

Total \$

Utilities

Water \$

Electricity \$

Internet and television \$

Cell phone plan \$

\$

Total \$

Debt

Credit card \$

Student loan \$

Medical \$

\$

Total \$

Fun Money

Entertainment \$

Vacation \$

Holidays \$

\$

Total \$