

# Personal Budget

## Monthly Net Income

Income Type	Amount
Monthly Net Income	\$4,500
Other Monthly Income	\$2,500
<b>Available Cash</b>	<b>\$7,000</b>

## Additional Income

Details	Month	Amount
Mid Year Bonus	June	\$2,000
Year End Bonus	December	\$3,000
	January	
<b>Total Additional Income</b>		<b>\$5,000</b>

1. Enter your income information in the two income tables.
2. Enter your expenses. Use the Monthly Expenses table for recurring expenses.
3. Enter a starting balance in the January column on the Annual Budget table.

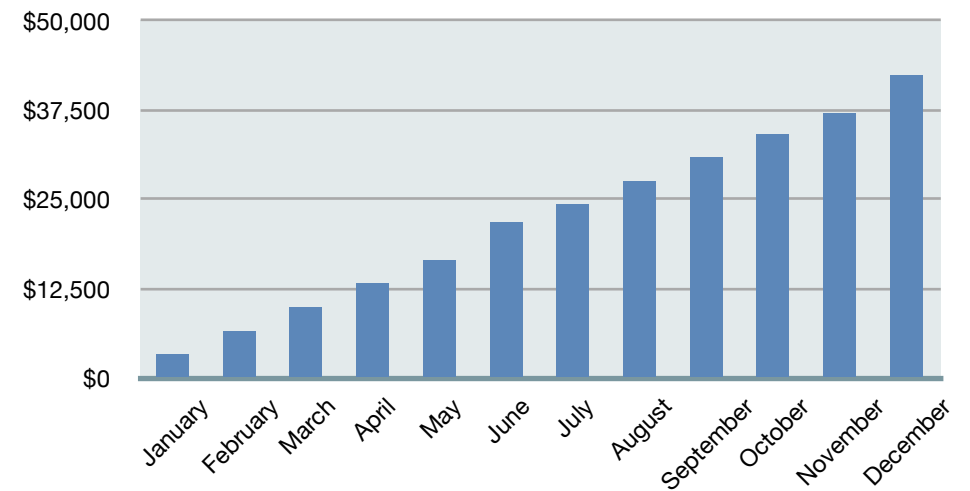
## Monthly Expenses

Expense	Costs
Mortgage	\$2,300
Taxes	\$600
Car Payment	\$350
Car Insurance	\$60
Home Owners Insurance	\$127
Cable Bill	\$120
Gas/Electric	\$88
Monthly Prescription	\$50
<b>Total Monthly Expenses</b>	<b>\$3,695</b>

## Planned Expenses

Expenditure	Month	Amount
November vacation	November	\$450
Home for the holidays	December	\$600
Gifts for family	December	\$300
Family vacation	July	\$880
	January	
	January	
	January	
	January	
<b>Total Planned Expenses</b>		<b>\$2,230</b>

## Savings



## Annual Budget by Month

Income and Expenses	January	February	March	April	May	June	July	August	September	October	November	December
Previous month's balance		\$3,305	\$6,610	\$9,915	\$13,220	\$16,525	\$21,830	\$24,255	\$27,560	\$30,865	\$34,170	\$37,025
Available cash	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
Additional income	\$0	\$0	\$0	\$0	\$0	\$2,000	\$0	\$0	\$0	\$0	\$0	\$3,000
Monthly expenses	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695
Planned expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$880	\$0	\$0	\$0	\$450	\$900
<b>Savings</b>	<b>\$3,305</b>	<b>\$6,610</b>	<b>\$9,915</b>	<b>\$13,220</b>	<b>\$16,525</b>	<b>\$21,830</b>	<b>\$24,255</b>	<b>\$27,560</b>	<b>\$30,865</b>	<b>\$34,170</b>	<b>\$37,025</b>	<b>\$42,430</b>