

Courtesy of <http://www.debt-consolidation-help-101.com>

Monthly Budget Sheet #2

**By James Rudd
Copyright 2011**

******Please feel free to print these out or modify them for your own budgeting use.******

Monthly Budget Sheet

Month - _____

Income/Assets

Paycheck _____

Savings _____

401k _____

IRA _____

Real Estate _____

Liability/Debt

Rent/Mortgage _____

House Insurance _____

House Taxes _____

HOA Fees _____

Car _____

Car Insurance _____

Credit Card 1 you name this _____

Credit Card 2 you name this _____

Credit Card 3 you name this _____

Credit Card 4 you name this _____

Credit Card 5 you name this _____

Utilities/Phone/Cable

Electric _____

Gas _____

House Phone _____

Cell Phone _____

Cable _____

Food

Grocery _____

Restaurants _____

Car

Gas _____

Maintenance _____

Medical/Dental

Doctor _____

Dentist _____

Co-Pay _____

Medication 1 _____

Medication 2 _____

Personal

Kitchen _____

Bathroom _____

Other _____

Vacation _____

Miscellaneous

Magazine 1 _____

Magazine 2 _____

Spend Money

Amount _____

Amount _____

Left Over

Amount _____

Easier Budgeting

Here is an example of a broken down budget in a simpler format. This example would be broken down on a budget sheet that is used on a monthly basis.

Income per month - \$2,000

Expenses per month - \$1400

Left over per month - \$600

Save - \$100 per month (separate savings account.)

New amount left over per month \$500

Divide $\$500/30$ days (month) = \$16.66 per day to spend.

By memorizing the \$16 to spend per day, budgeting becomes easier. If you end up spending two days worth of money which equals \$33 approximately, you do not spend any more money for two days. For example, on Monday, you spent \$33, you would not spend any more money until Wednesday comes around.

If you did not spend any money on one day then you can save that money for a bigger purchase or do what you want with it. Just have a goal with the money that you do not spend. If you save it in your separate savings account, your money starts to add up faster. Then, you will start making faster progress from saving money.