



It's My Money™ Budget Sheet

1. INCOME (NET PAYCHECK or INCOME TOTAL) _____
 (Do not use your gross amount)

2. EXPENSES:	BUDGET <small>(the amount you planned to spend)</small>	ACTUAL <small>(what was spent)</small>
FIXED - MUST DO:		
SAVINGS - (try to automate this)	_____	_____
TITHES	_____	_____
FOOD:		
Groceries	_____	_____
Eating out (lunch or dinner)	_____	_____
CELL PHONE	_____	_____
MORTGAGE/RENT	_____	_____
UTILITIES:		
Lights	_____	_____
Gas	_____	_____
Cable	_____	_____
Water	_____	_____
CAR PAYMENT <small>(or public total public transportation)</small>	_____	_____
GAS FOR CAR	_____	_____
CREDIT CARDS (total of all)	_____	_____
VARIABLES (LIKE TO DO):		
CLOTHES SHOPPING	_____	_____
HAIR	_____	_____
NAILS	_____	_____
TOILETRIES	_____	_____
MOVIES	_____	_____
BIRTHDAY GIFTS	_____	_____
TOTAL	_____	_____

3. AMOUNT LEFT OVER - DEDUCT TOTAL EXPENSES IN SECTION 2
 FROM TOTAL NET INCOME IN SECTION 1.
