



## Cost-of-living Budget

Write your monthly income and expenses for yourself and your family. Remember to set aside periodic expenses in specific categories (i.e., annual vehicle registration)

### MONTHLY INCOME

Your monthly income	\$
Other monthly income in household	\$
Monthly contribution from business (if any)	\$
<b>TOTAL MONTHLY INCOME</b>	\$

### EXPENSES

<b>HOUSING</b>	Monthly	Yearly
Rent or mortgage payment	\$	\$
Property tax, insurance	\$	\$
Gas	\$	\$
Electric	\$	\$
Water/sewer	\$	\$
Trash collection	\$	\$
Other house-related expenses	\$	\$
<b>TRANSPORTATION</b>	Monthly	Yearly
Car payments	\$	\$
Gas and oil	\$	\$
Auto insurance	\$	\$
Registration, smog inspections	\$	\$
Auto repairs	\$	\$
Parking	\$	\$
Car washing and waxing	\$	\$

Public transportation	\$	\$
<b>FOOD</b>	Monthly	Yearly
Groceries		
Meals out		
School lunches		
<b>HOUSEHOLD</b>	Monthly	Yearly
Telephone		
Cable T.V.		
Appliance repairs or replacement		
<b>HEALTH</b>	Monthly	Yearly
Health insurance		
Life insurance		
Doctor and dentist		
Prescriptions, over-the-counter drugs, glasses		
Other		
<b>CLOTHING</b>	Monthly	Yearly
Clothes (self)		
Clothes (other adult)		
Kids clothing		
Work clothes/uniforms		
Laundry/dry cleaning		
Diapers		
Other (special events)		
<b>PERSONAL EXPENSES</b>	Monthly	Yearly
Children (school, allowance, etc.)		
Personal care (hair, nails, gym)		
Recreation and entertainment		

Pets		
Gifts, hobbies, and charities		
<b>MISCELLANEOUS</b>	<b>Monthly</b>	<b>Yearly</b>
Credit cards		
Bank service fees		
Newspapers, magazines, etc.		
Organization and membership dues		
Cigarettes and alcohol		
Childcare or family obligations		
Personal loans		
Church tithes		
Other		
<b>SAVINGS</b>	<b>Monthly</b>	<b>Yearly</b>
Emergency fund		
Special needs		
Other (retirement, investments, etc.)		

<b>TOTAL MONTHLY EXPENSES</b>		
<b>MONTHLY INCOME</b>		
<b>BALANCE REMAINING</b>		