

# My Personal Budget

## Monthly Income

Salary / Wages (After Tax)	\$	0.00
Other Income	\$	0.00
<b>Total Income Available</b>	\$	0.00

## Monthly Expenses

### Fixed Expenses - Cost the same on a routine basis

Rent	\$	0.00	Need
Car Payment	\$	0.00	Need
Auto Insurance	\$	0.00	Need
Renters Insurance	\$	0.00	Need
Health Insurance	\$	0.00	Need
Dental Insurance	\$	0.00	Need
Subscriptions (Netflix, Apple Music, etc.)	\$	0.00	Need
Memberships (Fitness Club, Meal Plans, etc.)	\$	0.00	Need
Cell Phone	\$	0.00	Need
Internet	\$	0.00	Need
Student Loans	\$	0.00	Need
<b>Total Fixed Expenses</b>	\$	0.00	

### Variable Expenses - Can change in amount and frequency

Groceries	\$	0.00	Need
Toiletries (Shampoo, Skin Care, etc.)	\$	0.00	Need
Gas	\$	0.00	Need
Electricity	\$	0.00	Need
Water	\$	0.00	Need
Natural Gas (Stove, Heat, etc.)	\$	0.00	Need
Garbage / Sanitation	\$	0.00	Need
Dining Out	\$	0.00	Want
Entertainment (Concerts, Movies, etc.)	\$	0.00	Want
Personal Care (Haircuts, Manicures, etc.)	\$	0.00	Need
Auto Maintenance	\$	0.00	Need

**Variable Expenses - continued**

Medical Care (In Addition to Insurance Payment)	\$	0.00	Need
Clothing	\$	0.00	Want
Home Decor	\$	0.00	Want
<b>Total Variable Expenses</b>	\$	0.00	

**Total Expenses**      \$      0.00

**Income Remaining**  
(Income Available less Total Expenses)      \$      0.00

**Total Needs**      \$      0.00      0.00%

**Total Wants**      \$      0.00      0.00%

**Available for Savings and Investments**      \$      0.00      0.00%

**50/30/20 Rule - 50% for Needs / 30% for Wants / 20% for Savings**