



setting up a personal budget

directions

Use this form to set up a personal budget. After you've completed your planning, try to stick to your budget for one month. At the end of the month, record your actual income and your actual expenses. Calculate the difference between what you thought you would earn and what you actually earned, and what you thought you would spend and what you actually spent.

income	budget	actual	difference
Job #1	\$	\$	\$
Other	\$	\$	\$
total monthly income	\$	\$	\$
expenses	budget	actual	difference
fixed expenses			
Car Insurance	\$	\$	\$
Car Payment	\$	\$	\$
Credit Card	\$	\$	\$
flexible expenses			
Savings	\$	\$	\$
Food	\$	\$	\$
transportation			
Bus Fare	\$	\$	\$
Gas and Oil	\$	\$	\$
Parking	\$	\$	\$
other			
Clothing	\$	\$	\$
Entertainment	\$	\$	\$
Personal Items	\$	\$	\$
Tuition	\$	\$	\$
School Expenses	\$	\$	\$
total monthly expenses	\$	\$	\$