

## Average Month Budget

### Income

	Weekly Amount	Multiplier	Monthly Amount
Gross Income Wage Earner 1			

#### Deductions

All Taxes			
Insurance			
Retirement			
Other Deduction			
Other Deduction			
Other Deduction			
Total Deductions			

**Net Pay Wage Earner 1 (gross less total deductions)**

Gross Income Wage Earner 2			
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#### Deductions

Less All Taxes			
Less Insurance Deduction			
Less Retirement Deduction			
Other Deduction			
Other Deduction			
Other Deduction			
Total Deductions			

**Net Pay Wage Earner 2 (gross less total deductions)**

**Total Net Pay Available (net pay from all wage earners)**

### Expenses

	Weekly	# of Wk in Month	Monthly	Recommended % of Net Income	Actual % of Net Income
House Payment / Rent		4.33			
Home Owners / Rental Insurance		4.33			
Home/Yard Maintenance		4.33			
Homeowners Association Dues		4.33			
Real Estate Taxes		4.33			
<b>Total Housing Expenses</b>				25-30%	
Auto Loan One		4.33			
Auto Loan Two		4.33			
Gas for Automobiles		4.33			
Auto Insurance		4.33			
Auto Repairs & Maintenance		4.33			
Taxi / Bus / Ferry		4.33			
Carpool Cost		4.33			
Parking / Tolls		4.33			
<b>Total Transportation Expenses</b>				10-20%	
Credit Card 1		4.33			
Credit Card 2		4.33			
Credit Card 3		4.33			
Student Loan		4.33			
Personal Loan		4.33			
<b>Total Credit Card &amp; Loan Pay.</b>				0-10%	
Gas		4.33			

Electric	4.33	
Water	4.33	
Trash	4.33	
Cable	4.33	
Internet Service	4.33	
Land Line Phone	4.33	
Cell Phone	4.33	
<b>Total Utilities</b>		

5-10%	
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Food - Home	4.33	
Lunch Money - Children	4.33	
Lunch Money - Adults	4.33	
Eating Out - other than lunches	4.33	
<b>Total Food Expense</b>		

10-20%	
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Life Insurance	4.33	
Household & Personal Care Items	4.33	
Children's Lessons / Activities	4.33	
Hair Cuts	4.33	
Clothing	4.33	
Medical & Prescriptions	4.33	
Dental / Orthodontist	4.33	
Entertainment	4.33	
Vacations	4.33	
Gifts / Holidays	4.33	
Pet Care	4.33	
Daycare	4.33	
Child Support Payments	4.33	
Alimony Payment	4.33	
Charity	4.33	
Misc	4.33	
Other	4.33	
<b>Total Other Expenses</b>		

10-25%	
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Savings	4.33	
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5-15%	
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**Total Monthly Expenses** \_\_\_\_\_

**What Is Left**

**Total Net Pay Available (from page one)** \_\_\_\_\_

**Less Total Monthly Expenses (above)** \_\_\_\_\_

**Monthly Surplus or (Shortage)** \_\_\_\_\_