

Budget Organizer

Presented by:



Prepared for:

Income

	Monthly Amount	Annual Amount
Income:		
Salary and Bonuses	\$ _____	\$ _____
Interest/Investment Income	_____	_____
Other Income	_____	_____
Income Sub-Total	_____	_____
Income Taxes:		
Federal Income Taxes	_____	_____
State Income Taxes	_____	_____
FICA/Self-Employment Taxes	_____	_____
Income Taxes Sub-Total	_____	_____
Available Income	\$ _____	\$ _____

Fixed Expenses - Personal

	Monthly Amount	Annual Amount
Housing:		
Mortgage/Rent Payment	\$ _____	\$ _____
Property Taxes	_____	_____
Homeowners/Renters Insurance	_____	_____
Transportation:		
Car Payment	_____	_____
Automobile Insurance	_____	_____
Parking/Tolls/Bus/Train	_____	_____
Loans:		
Credit Card Payments	_____	_____
Personal Loan/Student Loan Payments	_____	_____
Insurance:		
Life Insurance Premiums	_____	_____
Disability Income Insurance Premiums	_____	_____
Health Insurance Premiums	_____	_____
Dental/Vision Insurance Premiums	_____	_____
Personal/Family:		
Child Support/Child Care Expenses/Alimony	_____	_____
Membership/Professional Dues	_____	_____
Savings/Investments:		
Emergency Fund	_____	_____
Personal Savings/Investments	_____	_____
Retirement Savings (401(k) or IRA)	_____	_____
Other Fixed Expenses:		
	_____	_____
Total Fixed Expenses	\$ _____	\$ _____

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Variable Expenses - Personal

	Monthly Amount	Annual Amount
Housing:		
Utilities (electricity, gas, water)	\$ _____	\$ _____
Telephone/Internet	_____	_____
Home Repair/Maintenance	_____	_____
Household Goods/Furnishings	_____	_____
Transportation:		
Fuel	_____	_____
Auto Repair/Maintenance	_____	_____
Parking/Tolls/Bus/Train	_____	_____
Personal/Family:		
Food/Personal Care Items	_____	_____
Clothing	_____	_____
Laundry/Dry Cleaning	_____	_____
Doctor/Dental/Prescription Drug Expenses	_____	_____
Gifts/Charitable Contributions	_____	_____
Entertainment:		
Cable/Satellite TV	_____	_____
Dining Out	_____	_____
Movies/Sporting Events	_____	_____
Babysitter	_____	_____
Hobbies	_____	_____
Vacation/Travel	_____	_____
Other Variable Expenses:		
_____	_____	_____
_____	_____	_____
_____	_____	_____
Total Variable Expenses	\$ _____	\$ _____

Total Personal Expenses

	Monthly Amount	Annual Amount
Total Fixed Expenses	\$ _____	\$ _____
Total Variable Expenses	_____	_____
Total Personal Expenses	\$ _____	\$ _____

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Prepared for:

Fixed and Variable Expenses - Business

	Monthly Amount	Annual Amount
Rent/Mortgage Payment	\$ _____	\$ _____
Salaries	_____	_____
Taxes	_____	_____
Employee Benefits	_____	_____
Telephone/Internet	_____	_____
Insurance	_____	_____
Transportation/Fuel Expenses	_____	_____
Travel	_____	_____
Tax/Accounting/Banking Services	_____	_____
Advertising/Promotions	_____	_____
Printing/Stationary/Postage	_____	_____
Business Entertainment	_____	_____
Professional/Association Dues	_____	_____
Other Business Expenses:	_____	_____
_____	_____	_____
_____	_____	_____
Total Business Expenses	\$ _____	\$ _____

Balance Sheet

	Monthly Amount	Annual Amount
Available Income	\$ _____	\$ _____
Total Personal Expenses	- _____	- _____
Total Business Expenses	- _____	- _____
Surplus/Shortage	\$ _____	\$ _____