



Family Budget

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Get It Done! Even if it isn't good news, it is good to know!

Consider Monthly Income – If your income is variable, you will have to estimate.

Monthly Pay: _____ (Salary, Hourly Pay, etc.)

Other Income: _____ (Child Support, Annuities, etc.)

Total Income: _____

Expenses You Can Budget For. Estimate variable bill averages.

Housing: _____ Mortgage, Rent, Home Insurance, Property Tax, etc.

Cars: _____ Loan payments, Car Insurance, Maintenance, etc.

Commute: _____ Gasoline, Tolls, Bus Fare, etc.

Communication: _____ Cable, DSL, Phone, etc.

Utilities: _____ electricity/gas/water, etc. Estimate Worst Case.

Other Insurance: _____ personal life/health/etc/accident insurance, etc.

Medical Bills: _____ predictable RX, Doctor's Visits, etc.

Groceries: _____ Food, Cleaning Supplies, etc. Be Honest!

Entertainment: _____ Restaurants, Bars, Books, Movies, Hobbies etc.

Dues: _____ Religious, Professional, Country Club, Gym, etc.

Clothes: _____ Clothes, Dry Cleaning, Repairs, etc.

Maintenance: _____ Normal Home & Lawn Care

School: _____ Fees, Activities, Books, etc.

Extras: _____ Stuff you buy. ☺ This can be a money leak.

Other Debt: _____ Credit Card and other loan payments.

Misc: _____ Monthly bills unique to your family.

Total Expense: _____ hopefully this total is less than the total above!

Savings – This is where you document your monthly outlays for saving money.

Retirement Savings: _____ Money put into retirement accounts

Emergency/Cash: _____ Money set aside in cash savings

Investments: _____ other investments.

Total Saved: _____

Hopefully your Income is greater than your expenses, and this gives you some money left over to save for retirement, emergencies, and a nice vacation every once in awhile.

This budget is just meant to help you look at your family finances so you can figure out where you are spending money. The process of actually sitting down and calculating bills helps most people find areas to cut. Look for memberships you aren't using, impulsive spending, and bills that could be reduced by "shopping" for better prices.