

Personal Budget

Monthly Net Income

Income Type	Amount
Monthly Net Income	\$4,500
Planned Monthly Savings	\$300
Available Cash	\$4,200

Additional Income

Details	Month	Amount
Mid Year Bonus	June	\$2,000
Year End Bonus	December	\$3,000
	January	
Total Additional Income		\$5,000

1.

Enter your income information in the two income tables.

2.

Enter your expenses. Use the Monthly Expenses table for recurring expenses.

3.

Enter a starting balance in the January column on the Annual Budget table.

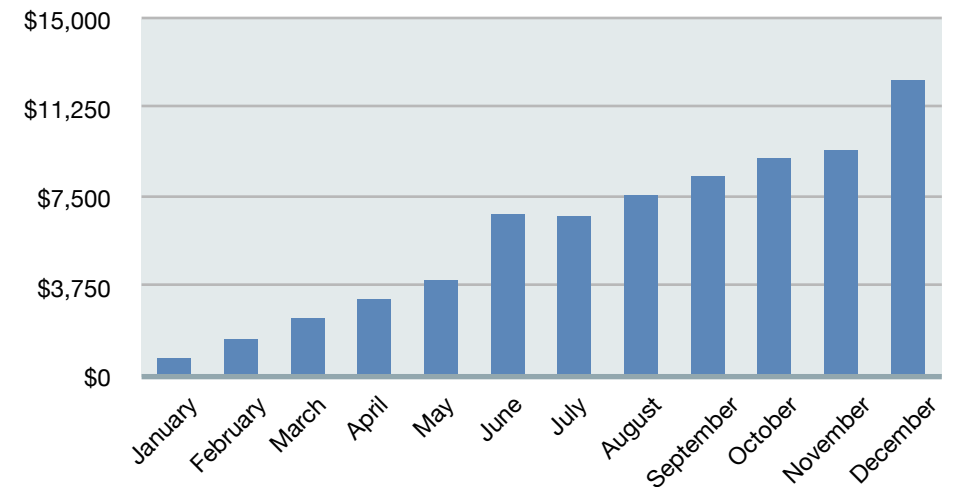
Monthly Expenses

Expense	Costs
Mortgage	\$2,300
Taxes	\$600
Car Payment	\$350
Car Insurance	\$60
Home Owners Insurance	\$127
Cable Bill	\$120
Gas/Electric	\$88
Monthly Prescription	\$50
Total Monthly Expenses	\$3,695

Planned Expenses

Expenditure	Month	Amount
November vacation	November	\$450
Home for the holidays	December	\$600
Gifts for family	December	\$300
Family vacation	July	\$880
	January	
	January	
	January	
	January	
Total Planned Expenses		\$2,230

Savings



Annual Budget by Month

Income and Expenses	January	February	March	April	May	June	July	August	September	October	November	December
Previous month's balance		\$805	\$1,610	\$2,415	\$3,220	\$4,025	\$6,830	\$6,755	\$7,560	\$8,365	\$9,170	\$9,525
Available cash	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200
Additional income	\$0	\$0	\$0	\$0	\$0	\$2,000	\$0	\$0	\$0	\$0	\$0	\$3,000
Monthly expenses	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695	\$3,695
Planned expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$880	\$0	\$0	\$0	\$450	\$900
Savings	\$805	\$1,610	\$2,415	\$3,220	\$4,025	\$6,830	\$6,755	\$7,560	\$8,365	\$9,170	\$9,525	\$12,430