

Ten Steps to Financial Stability

MONTHLY BUDGET VS ACTUAL EXPENSES

Month: _____

	<u>Monthly Budget</u>	<u>Actual Expenditure</u>
HOUSING		
First Mortgage	_____	_____
Second Mortgage	_____	_____
Rent	_____	_____
UTILITIES		
Electricity	_____	_____
Water	_____	_____
Gas/Heating Oil	_____	_____
Phone	_____	_____
Cable	_____	_____
Internet	_____	_____
Trash	_____	_____
FOOD		
Groceries	_____	_____
Dining	_____	_____
VEHICLES		
Car Payment	_____	_____
Car Payment	_____	_____
Gas	_____	_____
Maintenance	_____	_____
Insurance	_____	_____
CLOTHING	_____	_____
INSURANCE		
Disability	_____	_____
Life	_____	_____
Health	_____	_____
CHILD/ELDERLY CARE	_____	_____
RETIREMENT	_____	_____
SAVINGS	_____	_____
ENTERTAINMENT	_____	_____
OTHER	_____	_____
TOTAL MONTHLY EXPENSES	_____	_____
TOTAL MONTHLY DEBT PAYMENTS	_____	_____
MONTHLY INCOME	_____	_____