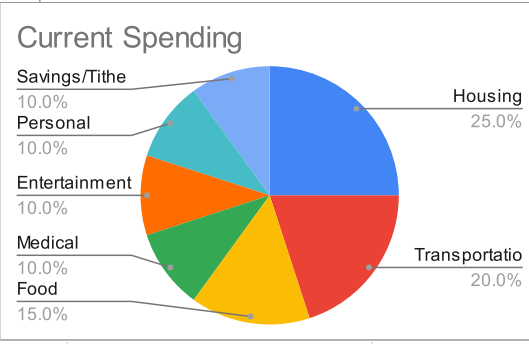
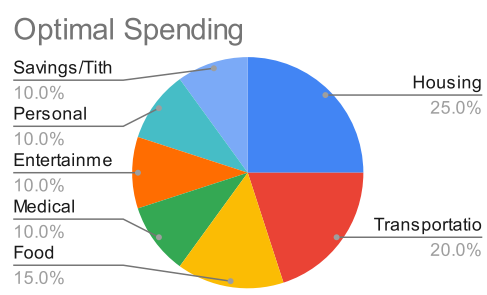


MyBudget Spreadsheet

MONTHLY EXPENSES FOR THE MONTH OF				Under Spending	MONTHLY INCOME FOR THE MONTH OF			
Monthly Expense Item	Monthly Budget \$	Monthly Actual \$	Difference \$	Over Spending	Monthly Income Source	Est. Income \$	Actual Income \$	Difference \$
Housing Expense 25%					Salary/Wage Take Home Pay 1	\$ -	\$ -	\$ -
Mortgage/Rent	\$ -	\$ -	\$ -		Salary/Wage Take Home Pay 2	\$ -	\$ -	\$ -
Homeowners/Renters Insurance	\$ -	\$ -	\$ -		Commissions	\$ -	\$ -	\$ -
HOA Fee	\$ -	\$ -	\$ -		Social Security	\$ -	\$ -	\$ -
Property Tax – Monthly	\$ -	\$ -	\$ -		Pension	\$ -	\$ -	\$ -
Electric	\$ -	\$ -	\$ -		Annuity	\$ -	\$ -	\$ -
Gas	\$ -	\$ -	\$ -		Investments	\$ -	\$ -	\$ -
Trash/Water/Sewer	\$ -	\$ -	\$ -		Rents	\$ -	\$ -	\$ -
Housekeeper/Gardener	\$ -	\$ -	\$ -		Alimony/Child Support	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -		Other	\$ -	\$ -	\$ -
Sub Total	\$ -	\$ -	\$ -		Total Monthly Income	\$ -	\$ -	\$ -
Transportation Expense 20%								
Car Payment/s	\$ -	\$ -	\$ -					
Car Insurance	\$ -	\$ -	\$ -					
Public Transportation/Uber	\$ -	\$ -	\$ -					
Gasoline	\$ -	\$ -	\$ -					
Maintenance/Oil Change	\$ -	\$ -	\$ -					
Licensing	\$ -	\$ -	\$ -					
Car Wash	\$ -	\$ -	\$ -					
Other	\$ -	\$ -	\$ -					
Sub Total	\$ -	\$ -	\$ -					
Food Expense 15%								
Groceries	\$ -	\$ -	\$ -					
Restaurants/Eating out	\$ -	\$ -	\$ -					
Other	\$ -	\$ -	\$ -					
Sub Total	\$ -	\$ -	\$ -					
Medical Expense 10%								
Medical/Dental Insurance	\$ -	\$ -	\$ -					
Co-Pays	\$ -	\$ -	\$ -					
Prescriptions	\$ -	\$ -	\$ -					
Other	\$ -	\$ -	\$ -					
Sub Total	\$ -	\$ -	\$ -					
Entertainment Expense 10%								
Cable TV	\$ -	\$ -	\$ -					
Internet Service	\$ -	\$ -	\$ -					
Video Games/Social Media	\$ -	\$ -	\$ -					
CD's/DVD's	\$ -	\$ -	\$ -					



Optimal Spending Percentages	
Category	%
Housing	25%
Transportation	20%
Food	15%
Medical	10%
Entertainment	10%
Personal	10%
Savings/Tithe	10%

Current Spending Percentages	
Category	%
Housing	25%
Transportation	20%
Food	15%
Medical	10%
Entertainment	10%
Personal	10%
Savings/Tithe	10%
Loans & Credit	0%

Monthly Summary		
Expenses	Income	Surplus/Deficiency
\$ -	\$ -	\$ -

Movies	\$ -	\$ -	\$ -					
Concerts/Theater	\$ -	\$ -	\$ -					
Sporting Events	\$ -	\$ -	\$ -					
Other	\$ -	\$ -	\$ -					
Sub Total	\$ -	\$ -	\$ -					
Personal Expense 10%								
Hair	\$ -	\$ -	\$ -					
Nails/Pedicure/Eyelashes	\$ -	\$ -	\$ -					
Child Support/Alimony	\$ -	\$ -	\$ -					
Cloths/Shoes	\$ -	\$ -	\$ -					
Cell Phone/s	\$ -	\$ -	\$ -					
Dry Cleaning	\$ -	\$ -	\$ -					
Memberships/Organization Dues	\$ -	\$ -	\$ -					
Professional Lawyer/Accountant	\$ -	\$ -	\$ -					
Pet Expense	\$ -	\$ -	\$ -					
Other	\$ -	\$ -	\$ -					
Subtotal	\$ -	\$ -	\$ -					
Loans & Credit Cards Expense 0%								
Personal Loan	\$ -	\$ -	\$ -					
Student Loan	\$ -	\$ -	\$ -					
Credit Card 1	\$ -	\$ -	\$ -					
Credit Card 2	\$ -	\$ -	\$ -					
Credit Card 3	\$ -	\$ -	\$ -					
Credit Card 4	\$ -	\$ -	\$ -					
Other	\$ -	\$ -	\$ -					
Sub Total	\$ -	\$ -	\$ -					
Savings, Investments, Giving 10%								
General Savings	\$ -	\$ -	\$ -					
Goal Specific Savings e.g. Trips	\$ -	\$ -	\$ -					
Investments	\$ -	\$ -	\$ -					
Giving/Tithe	\$ -	\$ -	\$ -					
Other	\$ -	\$ -	\$ -					
Sub Total	\$ -	\$ -	\$ -					
Total Monthly Expenses	\$ -	\$ -	\$ -					