

Save! America Budget Template

Sources of Income	Monthly	Annual
Take-Home Pay		
Child Support/Alimony		
Investment Income		
Part-time Job		
Rents on Property You Own		
Online Auctions/Flea Markets		
Other		
Grand Total Income		

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
(Note: Use checkmarks or Xs for the "Cut" columns.)				
Home				
Mortgage/Rent				
Property Taxes				
Home/Renters Insurance				
Household Supplies (non-food)				
Furniture and Decorating				
Landscaping and Tree Work				
Lawn Mowing				
Services (Cleaning				

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
Person/Handyman)				
Home Improvement				
Maintenance/Repair Materials (DIY Projects)				
Other				
Home Total				
Utilities				
Oil/Gas				
Electric				
Water				
Sewer				
Garbage Collection				
Telephone (land line)				
Cell Phone				
Cable/Satellite TV Service				
Internet Service Provider				
Utilities Total				
Transportation				
Car Payment-1				
Car Payment-2				
Motorcycle Payment				
Boat Payment/Winter Storage and Marina Fees				
Insurance				

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
Registration(s)				
Car Inspection(s)				
Gasoline				
Maintenance (oil/lube)				
Repairs				
Tolls				
Public Transportation				
Transportation Total				
Food				
Groceries				
Dinner Out				
Take-out Meals				
Lunch (weekdays)				
Lunch (weekends)				
Beer, Wine, and Alcohol				
Other				
Food Total				
Clothing				
Coats/Jackets				
Business Wear				
Sportswear				
Lingerie and Underwear				
Socks and Stockings				

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
Shoes				
Purses/Accessories				
Jewelry				
Dry Cleaning				
Alterations				
Other				
Clothing Total				
Personal Grooming				
Haircuts/Hair Care				
Massages/Body Work				
Spa Treatments				
Health Club/YMCA/Yoga				
Manicures/Pedicures				
Facials/Skin Care				
Cosmetics				
Other				
Personal Grooming Total				
Health Care				
Health Insurance				
Long-Term Care Insurance				
Prescriptions				
Non-prescription Meds				
Doctor Visits				

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
Dentist				
Glasses/Contacts				
Therapy				
Vitamins/Nutritional Supplements				
Other				
Health Care Total				
Entertainment				
CDs and DVDs				
Movies at Theater				
Movies Rented				
Theater/Concerts				
Sporting Events				
Magazines/Newspapers				
Books				
Hobbies				
Parties/Holidays				
Other				
Entertainment Total				
Children				
Child Care/Babysitting				
Clothes				
Allowance				
Toys				

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
School Tuition/Fees				
Books/School Supplies				
Music Lessons				
Band/Sports Uniforms and Equipment				
Camp Fees				
Other				
Children Total				
Pets				
Pet Food & Supplies				
Vet Bills				
Pet Grooming				
Dog-walking Service				
Other				
Pets Total				
Vacation/Travel				
Language Lessons				
Airfare/Transportation				
Taxis/Buses/Rail/Toll				
Lodging				
Meals				
Excursions				
Entertainment				
Souvenirs				

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
Vacation/Travel Total				
Gifts				
Holidays				
Birthdays				
Weddings/Anniversaries				
Graduations				
Cards (all occasions)				
Charitable Contributions				
Other				
Gifts Total				
Education/Professional Training				
Tuition/Fees				
Books/Supplies				
Other				
Education Total				
Life/Disability Insurance				
Life Insurance				
Disability Insurance				
Insurance Total				
Home Office/Business				
Computer Equipment				
Printer Supplies (toner, ink, paper)				

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
Software and Upgrades				
Postage and Shipping				
eBay and Similar Commissions				
Bank Fees				
Credit-Card Merchant Fees				
Professional Services (lawyer, accountant)				
Business Insurance				
Other				
Home Office Total				
Investment and Savings (Current)				
Periodic Savings Amount				
Monthly Savings Amount				
Investments Amount				
Invest/Savings Total				
Personal Allowance and Cash Reserve Accounts (To Be Added Later)				
Personal Allowance-1				
Personal Allowance-2				
Cash Reserve Accounts				

Your Monthly Expenses	Can't Cut	Could Cut	Cut!	Total
Debt Repayment				
[List debts]				
Debt Repayment Total				
Miscellaneous				
Miscellaneous Total				
Grand Total Expenses				