

First, you'll need to enter the income of you and your partner. Determine your monthly income after taxes. Enter it in the boxes on the right. Combine any additional income in the third box. Calculate your total in the final **PINK** box.

Income

	Monthly Total
Your Paycheck	\$ 0
Partner's Paycheck (after taxes, leave blank if none)	\$ 0
Other Income (child support, investments, etc.)	\$ 0
Total Monthly Income	\$ 0

Next, you will find and calculate your expenses.

Expenses

Before expenses it's important to determine how much of your income you'd like to save, invest, or donate.

Your Rent or Mortgage will most likely be your largest expense. Calculate your utilities and other home costs.

How much do you estimate spending on groceries each month? Include restaurants and take out.

Transportation costs can be unpredictable. Save your fuel receipts and determine commuting costs. Include car insurance and car loans in this category.

Include your health insurance costs. Set aside an amount to pay for co-pays and for prescriptions.

Calculate your monthly expenses related to childcare. Include any extracurricular activities.

Debt doesn't disappear. Enter your minimum payments unless your budget can permit more.

Your personal and entertainment expenses need to be included. Add them in the boxes provided.

	Monthly Total
Savings (Emergency, Vacation, etc.)	\$ 0
Generosity (Donations, Gifts, Tithes)	\$ 0
Other Investments (Property, Securities, Funds, etc.)	\$ 0
Rent or Mortgage Payments	\$ 0
Utilities (Water, Power, Heating, Cell Phone and Internet)	\$ 0
Other Home Related Expenses (HOA, Lawncare, Pets)	\$ 0
Groceries and Household Supplies	\$ 0
Eating out or Take out and Delivery	\$ 0
Other Food Expenses (Vending Machines)	\$ 0
Main transportation cost (fuel, metro fare, ride share)	\$ 0
Car insurance, loans	\$ 0
Other Transportation Expenses (repairs, oil changes, tires)	\$ 0
Medicine and Prescriptions (any form of medication)	\$ 0
Health Insurance Premium	\$ 0
Other Medical Expenses (dental, eyeglasses, doctor visit)	\$ 0
Child Care	\$ 0
Child Support (if any)	\$ 0
Other Family Expenses (school activities, sports)	\$ 0
Credit and Store Card Debt (leave empty if none)	\$ 0
Medical Debt (leave empty if none)	\$ 0
Other Unsecured Debt (student loans)	\$ 0
Clothing and Shoes	\$ 0
Entertainment (Subscriptions, Recreation, Holiday Costs)	\$ 0
Other Personal Costs (beauty care, donations, gifts)	\$ 0

Combine all expenses into the **PINK** box total.

Total Monthly Expenses	\$ 0
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Copy your total income and expenses into the boxes. Subtract Expenses from Income. If negative, adjust your budget. If positive, save any additional funds.

\$ 0	-	\$ 0	=	\$ 0
Income		Expenses		

If you are struggling with unsecured debts like credit card bills and payday loans, Money Fit's Nationwide Debt Management Plan can help find a solution to the financial problem. Our Certified Credit Counselors can review your expenses and create a budget that works with your lifestyle.

Find out more at MoneyFit.org or call us for imediate assistance: (800)432-0310

*Functions do not calculate in Internet Explorer or Microsoft Edge. They work in Google Chrome, Firefox, and Acrobat Reader.