

## Personal Monthly Budget

**Occupation: IT Specialist / Yearly NET Salary: \$44,550 (grey cells need a \$ amount or formula)**

Monthly Net Income (See Salary Worksheet)		\$ 3,343.30
<b>Fixed Expenses - Please fill in monthly amount</b>	<b>% Range (est.)</b>	<b>Actual Monthly</b>
Car Payment - (If applicable, see Car Payment Worksheet)	20%-30%	\$ 354.18
Housing - (See Mortgage/Rent Payment Worksheet)	20% - 30%	\$ 650.00
Property Taxes - (See Property Tax worksheet)		\$ -
Student Loan Payments - (See College Costs Worksheet)		\$ 789.55
<b>Total Fixed Expenses</b>		<b>\$ 1,793.73</b>

\*These cells calculate on their own

<b>Variable Expenses (Percentage based on monthly income)</b>		
<b>Item</b>	<b>% Range (est.)</b>	<b>Monthly Payment</b>
Food and dining out (your estimate based on personal preference)	12% - 18%	\$ 260.00
Charitable Contributions	1% - 3%	\$ -
Utilities (cable, power, water, cell phone, land line, etc.)	4% - 7%	\$ 267.00
Insurance (life, auto, homeowners)	4% - 6%	\$ 275.00
Clothing (purchases, laundry, dry cleaning)	3% - 10%	\$ 25.00
Retirement plans	10%	\$ -
Medical Insurance (use <a href="http://www.ehealthinsurance.com/">http://www.ehealthinsurance.com/</a> to est.)	6% - 10%	\$ 510.00
Savings (includes investments in stocks, bonds, mutual funds)	4% - 8%	\$ 100.00
Personal care (see Personal Care Worksheet)	2% - 4%	\$ 20.00
Miscellaneous (travel, entertainment, gifts)	1% - 4%	\$ 30.00
<i>Optional</i>	?	\$ -
<i>Optional</i>	?	\$ -
<i>Total Variable Expenses</i>		<b>\$ 1,487.00</b>

\*These cells calculate on their own

<b>Total Monthly Expenses (Fixed + Variable)</b>		<b>\$3,280.73</b>
--	--	-------------------

\*\*If Red, you are spending too much or ma

<b>Total Yearly Expenses (Fixed + Variable)</b>		\$39,368.76
<b>Yearly Savings (or losses)</b>		<b>\$750.84</b>

\*These cells calculate on their own

\*\*If Red, you are spending too much or ma

