

Monthly Budget: Directly to Employment

Expenses		Income	
Monthly Bills	rent	Wages	
	utilities (water, gas, electricity, etc.)	Savings	
	communications (telephone, Internet, cable TV, etc.)	Scholarships	
	other	Loans	
Daily Living	groceries	Other	
	toiletries	Total	
	other		
Transportation	car loan	Note: Not all items on this list will be applicable to everyone.	
	gas/fuel		
	insurance		
	repairs		
	public transportation		
Medical	dentist		
	prescriptions		
	glasses		
	other		
Entertainment	books/magazines		
	videos/music		
	movies/plays		
	restaurants		
	concerts/clubs		
	other		
Recreation	gym fees		
	sports equipment		
	team dues		
	other		
Personal	clothing		
	gifts		
	salon/barber		
	other		
Financial Obligations	loans		
	credit cards		
	income tax		
	other		
Total			

$$\text{Total income} \quad - \quad \text{Total expenses} \quad = \quad \underline{\hspace{2cm}}$$