

APPENDIX A

PERSONALIZED BUDGET SHEET

For Date: ____/____/____ / Next Pay date: ____/____/____

Breadwinner #1's net pay: \$_____.____

+ Breadwinner #2's net pay: \$_____.____

= Subtotal: \$_____.____

+ Carryover balance \$_____.____

= Total: \$_____.____

Payment Methods:

<input type="checkbox"/> Cash <input type="checkbox"/> Check or M/O by Mail <input type="checkbox"/> Debit <input type="checkbox"/> Credit Card <input type="checkbox"/> Pay-by-Phone <input type="checkbox"/> Pay-in-Person <input type="checkbox"/> Online

*Date you are actually paying the bill, regardless of due date

BUDGET ITEM	AMOUNT TO BE PAID	METHOD OF PAYMENT	PAYMENT DATE*	FIXED or VARIABLE
Place of Worship &/or Charity				
Mortgage or Rent				
Co-Op or Condo Maintenance				
Personal Allowance: Breadwinner #1 Breadwinner #2				
Utilities: Electricity Gas/Heat Water Sanitation Telephone Cell Phone Internet Cable TV				

Student Loan(s)				
Credit Cards: AmEx MasterCard Visa Discover Dept. Store Other Credit Card(s)				
Children's Needs: Day Care Lunch Money Tuition & Fees School Supplies Uniform/Clothing Transportation Extracurricular activities Allowance				
Auto: Car Note Gas Insurance Repairs & Maintenance License & Registration				
Transportation: Subway Train Bus Ferry TaxiCab/Car Svc. Parking/Meter Tolls/E-ZPass SM				
Groceries &/or Dining Out				
Dry Cleaning &/or Laundry				
Clothing				
Hair, Nails, & Personal Maintenance				

*Copyright © 2006 by Me'Shae Brooks-Rolling –
How to Save Money & Organize Your Finances*

Doctor & Specialist visits				
Pharmaceutical				
Health Club Membership				
Recreation & Entertainment				
Savings/Contingency fund				
Insurance premium account				
Investments				
Vacation club account				
Retirement				
Gift-giving account				
Other/Miscellaneous				
TOTAL EXPENSES:				

Total Net Income: \$_____.

MINUS

Total Expenses this pay period: \$_____.

= Balance leftover in checking account to add to the next payday:

\$_____.