

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

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

## Monthly Total

\$
\$
\$
<b>\$</b>

Next, you will find and calculate your expenses.

## Expenses

## Monthly Total

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

Savings (Emergency, Vacation, etc.)  
 Generosity (Donations, Gifts, Tithes)  
 Other Investments (Property, Securities, Funds, etc.)

\$
\$
\$

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

Rent or Mortgage Payments  
 Utilities (Water, Power, Heating, Cell Phone and Internet)  
 Other Home Related Expenses (HOA, Lawncare, Pets)

\$
\$
\$

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

Groceries and Household Supplies  
 Eating out or Take out and Delivery  
 Other Food Expenses (Vending Machines)

\$
\$
\$

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

Main transportation cost (fuel, metro fare, ride share)  
 Car insurance, loans  
 Other Transportation Expenses (repairs, oil changes, tires)

\$
\$
\$

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

Medicine and Prescriptions (any form of medication)  
 Health Insurance Premium  
 Other Medical Expenses (dental, eyeglasses, doctor visit)

\$
\$
\$

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

Child Care  
 Child Support (if any)  
 Other Family Expenses (school activities, sports)

\$
\$
\$

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

Credit and Store Card Debt (leave empty if none)  
 Medical Debt (leave empty if none)  
 Other Unsecured Debt (student loans)

\$
\$
\$

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

Clothing and Shoes  
 Entertainment (Subscriptions, Recreation, Holiday Costs)  
 Other Personal Costs (beauty care, donations, gifts)

\$
\$
\$

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

## Total Monthly Expenses

<b>\$</b>
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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.

\$	-	\$	=	\$
<b>Income</b>		<b>Expenses</b>		

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](http://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.