



| Name of Bill | Amount | Due Date | How is it Paid? | Paid this month |
|-------------------|----------------|------------------|---|-------------------------------------|
| Rent | 1000.00 | 1 st | Auto-drafted | <input checked="" type="checkbox"/> |
| Water | 45.00 | 1 st | Auto-drafted | <input checked="" type="checkbox"/> |
| Electricity | 180.00 | 1 st | Auto-drafted | <input checked="" type="checkbox"/> |
| Car Insurance | 180.00 | 5 th | Auto-drafted | <input checked="" type="checkbox"/> |
| Gym Membership | 75.00 | 12 th | Auto-drafted | <input type="checkbox"/> |
| Credit Card | 100.00 | 15 th | Pay online at www.creditcard.com User: Applesauce Password: Banana47\$ | <input type="checkbox"/> |
| Student Loan | 175.00 | 15 th | Auto-drafted | <input type="checkbox"/> |
| Medical Bills | 35.00 | 30 th | Send check to: Medical Center 1000 Hospital Way Houston, TX 40000 | <input type="checkbox"/> |
| Cable | 150.00 | 30 th | Auto-drafted | <input type="checkbox"/> |
| Cell Phone | 150.00 | 30 th | Auto-drafted | <input type="checkbox"/> |
| Homeowners Assoc. | 75.00 | 30 th | Send check to: HOA BOARD 47 Home Place | <input type="checkbox"/> |
| TOTAL | 2165.00 | | | |
| Miscellaneous: | | | | |
| Out to eat | | | | |
| Groceries | | | | |
| Haircut | | | | |
| Entertainment | | | | |
| Other: | | | | |
| Savings: | | | | |

Income:

Part-time Job: \$1200.00
VA Disability: \$900.00

Tips for making a monthly budget:

- Calculate your income and all of your expenses. Include bills, items you buy like groceries, clothes, etc., things you do for fun, spending money and any contributions to savings that you want to make.
- Aim to having your income greater than your budget.
- If you don't spend money on something monthly, but want to account for it in your monthly budget, estimate how much you spend per year on an item and divide it by 12.
- If you are not sure what your expenses look like for a month, review your past monthly bank statement to see how you spend your money.
- Estimates can be used for the amounts that will fluctuate such as utilities. It is better to overestimate than underestimate to maintain a balanced budget.
- Include as much information that would be helpful to remember, such as website names, login information, passwords and mailing addresses to keep everything in the same location.
- Order your bills by their due date. Place a check mark in the last column as you pay the bill or after it is auto-drafted.
- Print out a new copy at the beginning of each month or laminate a copy and use a dry erase marker.
- Schedule time each week to review your budget and that week's spending to update and make changes if needed if you had unexpected expenses.

