

PATHWAYS

to Financial Empowerment

PERSONAL MONTHLY BUDGET

MONTHLY INCOME SOURCE	CURRENT INCOME	FUTURE INCOME	FOUND MONEY	NOTES
Salary 1				
Salary 2	\$ -			
My Business				
Rental Income				
Child Support				
Retirement (Social Security, Pension, etc.)				
SSI or SSD				
Unemployment				
Food Stamps				
Public Assistance (Cash)				
Family or Friends				
Side work				
TOTAL	\$ -	\$ -		

MONTHLY EXPENSES—PART ONE: FINANCIAL SERVICES EXPENSES				
FINANCIAL SERVICES EXPENSES	CURRENT EXPENSES	REVISED EXPENSES	FOUND MONEY	NOTES
Money orders				
Check cashers				
ATM fees	\$ -			
Maintenance fees	\$ -			
Overdraft Protection fees	\$ -			
Low balance fees	\$ -			
Late payment fees	\$ -			
Remittance fees	\$ -			
Bounced Check/Returned Item fees	\$ -			
Prepaid Card Load Fees	\$ -			
Bill-Pay Service Fees	\$ -			
Credit Monitoring	\$ -			
Other:				
TOTAL FINANCIAL SERVICES EXPENSES	\$ -	\$ -		

MONTHLY EXPENSES—PART TWO: HOUSEHOLD EXPENSES

HOUSEHOLD EXPENSES	CURRENT EXPENSES	REVISED EXPENSES	FOUND MONEY	NOTES
SAVINGS				
Emergency Fund				
Apartment Savings				
Goal:				
HOUSING				
Rent				
Electricity (Conedison or National Grid)				
Gas	\$ -			
Water/Sewer	\$ -			
TRANSPORTATION				
Bus	\$ -			
Gas				
Tolls				
Car Loan				
Car Insurance				
CHILD CARE				
Child Support				
School Fees				
Babysitting				
INSURANCE				
Health Insurance				
Life Insurance	\$ -			
House Insurance-Renters insurance	\$ -			
FOOD				
Groceries				
Snacks (sodas, coffee, etc)				
Breakfast/Lunch at Work or School				
Dining/Eating out				
MONEY GIVEN TO FAMILY				
Kid Allowance	\$ -			
Sister/Brother, Parents, etc				
ENTERTAINMENT				
Cable/Internet/Phone				
DVDs/Music				
Magazines, Newspapers, Books	\$ -			
Movies				
Clubs, Sports, Gym				
OTHER				

Budget continues on next page...

PERSONAL			
Cell phone			
Clothes/Shoes			
Hair Cuts			
Manicure/Pedicure			
Cosmetics			
Jewelry			
Personal Care (soap, shampoo, etc.)			
Medicine-Copays			
Laundry/Dry cleaning			
Travel			
Other			
OTHER			
Taxis			
Gifts			
Cigarettes, Alcohol			
Religious or Charitable Contributions			
Lottery			
Pet Care			
Other			
TOTAL HOUSEHOLD EXPENSES			

MONTHLY EXPENSES—PART THREE: DEBT EXPENSES				
DEBT EXPENSES	CURRENT EXPENSES	REVISED EXPENSES	FOUND MONEY	NOTES
CREDIT CARDS/LINES OF CREDIT				
Student Loans				
Credit Cards				
LOANS				
OTHER				
TOTAL DEBT EXPENSES	\$ -	\$ -		

	CURRENT	REVISED
TOTAL INCOME: \$	-	\$ -
TOTAL EXPENSES: \$	-	\$ -
INCOME - EXPENSES \$	-	\$ -