# Navigating Your Monthly Budget

## Income

<table>
<thead>
<tr>
<th>BUDGET</th>
<th>ACTUAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>MONTHLY NET SALARY</td>
<td>$</td>
</tr>
<tr>
<td>OTHER</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL INCOME</strong></td>
<td>$</td>
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</tbody>
</table>

## Expenses

### Debt
- Credit card payments
- Student loan payments
- Other

### Education
- Books and supplies
- Fees
- Tuition
- Other

### Entertainment
- Concerts/Movies
- Sporting events
- itunes/Spotify
- Netflix/Hulu/Prime
- Other

### Health
- Doctor/Dentist
- Life/Health insurance
- Care products, drugs
- Other

### Food
- Groceries/Eat in
- Eat out

### Housing
- Home repair
- Insurance
- Rent/Mortgage
- Taxes
- Other

### Miscellaneous
- Babysitter
- Day care
- Other

### Savings
- IRA
- Savings
- Money market account

### Transportation
- Car payment
- Car insurance
- Car maintenance
- Gasoline
- Public transportation
- Parking
- Uber/Lyft
- Other

### Utilities
- Cable/Internet
- Cell phone
- Electricity
- Gas & water

## Totals

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## Spendable Income

(income minus expenses)