

## ACTIVITY 2

### Monthly Budget

<b>Budget Expenses</b>	
<b>Expense</b>	<b>Amount</b>
Books, magazines, newspapers	
Cable/satellite television	
Car insurance	
Car payment	
Cellular phone	
Charitable donations	
Childcare	
Clothing	
Credit card payments	
Dental care	
Dining out	
Electricity and gas	
Garbage and recycling	
Gasoline	
Gifts	
Groceries	
Health club	
Health insurance	
Homeowner's/renter's insurance	
Household furnishings	
Life insurance	
Membership fees	
Miscellaneous	
Movies and video rentals	
Music downloads	
Online/internet service	
Other entertainment and leisure	

<b>Expense</b>	<b>Amount</b>
Other utilities/bills	
Payroll taxes	
Pet supplies and medical care	
Public transportation	
Rent or house payment	
Sporting events	
DVDs and CDs	
Telephone	
Toys and games	
Travel	
Water and sewer	
<b>Total Expenses</b>	

Take your yearly salary and divide by 12. This is your monthly income before any taxes or expenses are taken out. List your monthly income below.

Monthly income \_\_\_\_\_

Monthly expenses (use the total from chart) \_\_\_\_\_

Balance (subtract expenses from income) \_\_\_\_\_

If your balance is a negative number, then you spent more money than you earned!