

Monthly Income: \$10,000

Expenses	Amount	Total
Home <ul style="list-style-type: none">• Mortgage• Maintenance• Property taxes	\$1300 \$100 \$200	\$1600
Car <ul style="list-style-type: none">• Payments• Insurance• Gas• Maintenance	\$550 \$120 \$175 \$50	\$895
Utilities <ul style="list-style-type: none">• Electric bill• Water bill• Cell phone bill• Cable/internet	\$200 \$75 \$150 \$120	\$545
Food <ul style="list-style-type: none">• Groceries• Restaurants	\$750 \$250	\$1,000
Personal <ul style="list-style-type: none">• Clothes• Grooming• Medical	\$350 \$150 \$100	\$600
Children <ul style="list-style-type: none">• Babysitting• Piano/art lessons• Soccer dues• Camp	\$75 \$90 \$25 \$40	\$230
Other <ul style="list-style-type: none">• Gifts• Entertainment• Vacation• Charity	\$225 \$250 \$225 \$500	\$1,200
	Total	\$6,070

Income	\$10,000
<u>- Expenses</u>	<u>- \$6,070</u>
	= \$3,930 unbudgeted income
	- \$1,500 flex money (15% of \$10,000 monthly income)
	<u>- \$2,000 savings</u> (20% of \$10,000 monthly income)
	= \$430 surplus to spend as you wish