

Personal Budget

Guru Habits.com

1. Recurring Expenses	Amount	Period	Year												Total	Percent	
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.			
Rent or Mortgage	\$1,200	Month	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$14,400	47.5%
Electric	\$75	Month	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$900	3.0%
Gas	\$45	Month	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$540	1.8%
Water	\$25	Month	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$300	1.0%
Sewer	\$8	Month	\$8	\$8	\$8	\$8	\$8	\$8	\$8	\$8	\$8	\$8	\$8	\$8	\$8	\$96	0.3%
Trash	\$12	Month	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$144	0.5%
Other																\$0	0.0%
																\$0	0.0%
Food	\$300	Month	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$3,600	11.9%
Prescriptions	\$25	Month	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$300	1.0%
Vitamins	\$100	Annual	\$100													\$100	0.3%
Other																\$0	0.0%
																\$0	0.0%
Home Phone	\$15	Month	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$180	0.6%
Mobile Phone	\$25	Month	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$300	1.0%
Internet Service	\$35	Month	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$420	1.4%
Cable or Satellite TV	\$40	Month	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$480	1.6%
Storage	\$50	Month	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$600	2.0%
Other																\$0	0.0%
																\$0	0.0%
Medical Insurance	\$170	Month	\$170	\$170	\$170	\$170	\$170	\$170	\$170	170-	\$170	\$170	\$170	\$170	\$170	\$1,870	6.2%
Dental Insurance or Care	\$125	Bi Ann			\$125						\$125					\$250	0.8%
Vision Insurance or Care	\$85	Annual						\$85								\$85	0.3%
Life Insurance	\$10	Month	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$120	0.4%
Other																\$0	0.0%
																\$0	0.0%
Train, Bus, Taxi	\$35	Month	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$420	1.4%
Vehicle Fuel	\$175	Month	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$2,100	6.9%
Vehicle Insurance	\$45	Month	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$540	1.8%
Vehicle Registration	\$300	Annual				\$300										\$300	1.0%
Vehicle Smog Check	\$20	Annual				\$20										\$20	0.1%
Vehicle Maintaince	\$50	Perdic					\$50					\$50				\$100	0.3%
Driver's License	\$20	3 yrs												\$20		\$20	0.1%
Other																\$0	0.0%
																\$0	0.0%
Entertainment	\$150	Month	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$1,800	5.9%
Subscriptions	\$50	Annual	\$50													\$50	0.2%
Health Club	\$12	Month	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$144	0.5%
Memberships	\$25	Bi Ann	\$25						\$25							\$50	0.2%
Other																\$0	0.0%
																\$0	0.0%
Website Hosting	\$85	Annual							\$85							\$85	0.3%
Domain Renewals	\$10	Annual					\$10					\$10				\$20	0.1%
Other																\$0	0.0%
																\$0	0.0%
																\$0	0.0%
Subtotal	\$3,322		\$2,627	\$2,452	\$2,577	\$2,772	\$2,512	\$2,537	\$2,477	\$2,367	\$2,577	\$2,512	\$2,452	\$2,472	\$30,334	100%	

2. Debts & Nonrecurring	Amount	Period	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Total	Percent
Vehicle Balance	\$4,000	Paid 8/10	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$2,400	25%
Credit Card Balance	\$700	Paid July	\$100	\$100	\$100	\$100	\$100	\$100	\$100						\$700	7%
Computer Balance	\$200	Paid Aug.	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25					\$200	2%
Furniture Balance	\$100	Paid Apr.	\$25	\$25	\$25	\$25									\$100	1%
Other															\$0	0%
															\$0	0%
Repair Roof	\$5,000	May					\$5,000								\$5,000	52%
Replace Car Tires	\$400	Feb		\$400											\$400	4%
Fix Teeth	\$750	Sept									\$750				\$750	8%
Other															\$0	0%
															\$0	0%
															\$0	0%
															\$0	0%
Subtotal	\$11,150		\$350	\$750	\$350	\$350	\$5,325	\$325	\$325	\$225	\$950	\$200	\$200	\$200	\$9,550	100%

Total Expenses & Payments	\$2,977	\$3,202	\$2,927	\$3,122	\$7,837	\$2,862	\$2,802	\$2,592	\$3,527	\$2,712	\$2,652	\$2,672	\$39,884
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3. Income	Amount	Period	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Total	Percent
Job Paycheck	\$3,000	Month	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$36,000	61%
Business	\$1,000	Month	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000	20%
Rental	\$500	Month	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$6,000	10%
Interest Savings	\$150	Month	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$1,800	3%
Savings Withdrawal	\$3,400	One time					\$3,400								\$3,400	6%
Other															\$0	0%
															\$0	0%
															\$0	0%
															\$0	0%
Total Income	\$8,050		\$4,650	\$4,650	\$4,650	\$4,650	\$8,050	\$4,650	\$4,650	\$4,650	\$4,650	\$4,650	\$4,650	\$4,650	\$59,200	100%

Balance (Income less Expenses)	\$1,673	\$1,448	\$1,723	\$1,528	\$213	\$1,788	\$1,848	\$2,058	\$1,123	\$1,938	\$1,998	\$1,978	\$19,316
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4. Liquid Assets	Amount	Percent	Goal	Percent	Notes
Cash	\$400	5%	\$1,000	6%	
Savings Account	\$3,000	36%	\$5,000	31%	Increase savings by \$500 monthly.
Money Market Account	\$5,000	60%	\$10,000	63%	Research for better rate.
Other		0%		0%	
		0%		0%	
		0%		0%	
		0%		0%	
		0%		0%	
		0%		0%	
Subtotal	\$8,400	100%	\$16,000	100%	

5. Non-liquid Assets	Paid	Percent	Sell	Percent	Notes
Home	\$300,000	34%	\$250,000	35%	Research for better interest rate for possible refinance.
Land	\$50,000	6%	\$40,000	6%	
401K *	\$375,000	43%	\$300,000	43%	* Penalties & taxes on withdrawals before age 59 1/2. Estimate 20 percent.
IRA *	\$125,000	14%	\$100,000	14%	* Penalties & taxes on withdrawals before age 59 1/2. Estimate 20 percent.
Automobile	\$16,500	2%	\$11,000	2%	
Boat	\$7,000	1%	\$3,500	0%	Sell in Spring just before Summer vacation season.
Other		0%		0%	
		0%		0%	
		0%		0%	
		0%		0%	
		0%		0%	
		0%		0%	
Subtotal	\$873,500	100%	\$704,500	100%	

Total Assets (Current estimated value.)	\$712,900
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