



# Build a Basic Budget

## Cash-Flow Statement

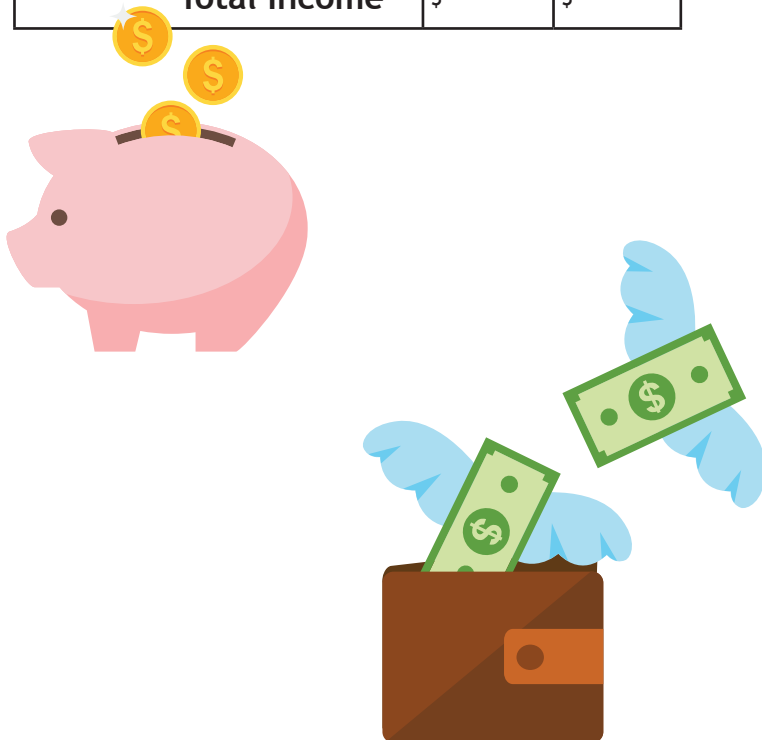
Time Period: \_\_\_\_\_ to \_\_\_\_\_

### Income

Salary/wages (self)	\$	\$
Salary/wages (spouse)		
Dividends/interest		
Capital gains		
Sale of investments		
Alimony/child support		
Rental income		
Other		
<b>Total Income</b>	\$	\$

### Expenses

Savings	\$	\$
Transportation expenses		
Income taxes		
Property taxes		
Insurance (all types)		
Mortgage/rent		
Home maintenance		
Utilities/cell phone/internet		
Medical/dental		
Debt payments		
Food - groceries/home		
Food - dining out		
Holiday expenses		
Gifts		
Recreation		
Education/exercise classes		
Clothing/laundry		
Subscriptions		
Books		
Dues		
Pet		
Misc/Other		
<b>Total Expenses</b>	\$	\$



### Activity 4

### Build a Basic Budget: The Five-Step Spending Plan