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12-MONTH BUDGET

NAME / HOUSEHOLD	BUDGET YEAR	GOAL FOR THE YEAR	LAST UPDATED

Income (take-home)

Income	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year total	Average
Pay, earner 1														
Pay, earner 2														
Other income														
Total income														

Spending

Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year total	Average
Rent / mortgage														
Utilities														
Phone, internet, streaming														
Car and gas														
Insurance														
Groceries														
Dining out														
Health and medical														
Childcare and school														
Debt payments														
Clothing and personal														
Gifts and holidays														
Other														
Total spending														

Savings

Goal	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year total	Average
Emergency fund														
Retirement (IRA)														
Vacation / sinking fund														
Total saved														

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year total	Average
Left over														