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YEARLY BUDGET

HOUSEHOLD / NAME	BUDGET YEAR	SAVINGS AT START OF YEAR	PREPARED ON

Income (take-home)

Source	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
Pay, earner 1													
Pay, earner 2													
Bonus, tax refund													
Total income													

Spending and saving

Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
Mortgage or rent													
Utilities													
Phone, internet													
Groceries													
Eating out													
Car payment													
Car insurance													
Gas, transit													
Health, dental													
Childcare, kids													
Clothes, personal													
Subscriptions													
Gifts, holidays													
Travel													
Debt payments													
Savings													
Giving													
Total out													

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

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
Running total													