Use this worksheet to calculate your personal budget, using a standard version (the lifestyle you prefer) and a bareones one (the lifestyle you can tolerate while youre trying to get your business off the ground).

Personal Monthly Budget - 1 Month

Date	-	
Expenses	Standard	Bare-Bones
•rent or mortgage		
•utilities (electric, gas, cable, phone, water/sewer)		
•child care/child support		
•auto (payment, insurance, gas, maintenance, repairs)		
•groceries		
•clothes		
•entertainment		
•insurance (health, life, medical, homeowners/renters)		. <u></u>
•gifts/donations		
•medical expenses		
•miscellaneous		
Total monthly expenses	\$ -	\$ -
••••		
Income		
•salary from job or business		
•child support/alimony		_
•retirement/severance pay		_
•withdrawals from retirement plans		
•social security		
•disability		_
•unemployment		
•investments		
•proceeds from repayment of a loan		_
•windfall		
•miscellaneous		
Total monthly income	\$ -	
Net difference (subtract total expenses from total income)	\$ -	<u> </u>
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