Intern Personal Budget Worksheet

	MONTHLY INCOME & PAYMENTS
A. Monthly Take Home Pay (plus other income: interest, dividends, etc.)	$
B. Regular Monthly Expenses	
Housing (rent or mortgage)	$
Utilities (electric, gas, water)	$
Food	$
Clothing	$
Transportation (gas, car maintenance, license)	$
Telephone, Internet	$
Postage & Stationary	$
Laundry & Cleaning	$
Medical, dental & prescriptions	$
Education, Self-Improvement (books, magazines, Conferences, etc.)	$
Church Contributions, Donations	$
Entertainment, Hobbies, etc.	$
Personal Expenses (cosmetics, toiletries, gifts, etc.)	$
Current Installment Payments (furniture, car, etc.)	$
Total	**$** 0.00
C. Bills Paid Quarterly, Semi-Annually or Annually	
Add annual costs and divide by 12 to get an average monthly payment. Put that amount in your savings or checking account every month to accumulate until needed.	$
Taxes (only those not included in mortgage or deducted from payroll)	$
Insurance (car, house, health, life, renter's)	$
Vacation Costs	$
Christmas and/or Other Annual Gifts	$
School Tuition and Expenses	$
Total	**$** 0.00
D. Savings Program Deposits	
Long-range savings account	$
Ready-cash savings account	$
Total	**$** 0.00
E. Total Monthly Expenses	
Add the totals of B, C and D	$ 0.00
F. Balance by subtracting E from A.	
A should equal or exceed E	A. $ 0.00
If A exceeds E, you may take on additional obligations or purchases or add to savings	E. $ 0.00
Total	**$** 0.00