

## Instructions for Get Organized! Worksheet Monthly Budget for Singles

First of all, a budget is your best weapon against excessive spending!!! It will allow you to visualize the flow of your money -- how much is coming in and where it goes out

Secondly, a budget is a guideline intended to help you recognize what you can afford. Check your figures periodically to monitor your progress. If you have surplus money each month, it can be for used for anything – paying a principal payment on a loan, extra savings, or for fun. If you never have enough money, then it's time to make some adjustments.

### Part 1: Status of Accounts

This section does not necessarily affect your monthly budget since the amounts are not a source of income or a source of an expense. It does allow you to keep up with your standing monetary assets and may lead you to adjust your banking goals.

CHECKING	\$ 200.00
SAVINGS	\$ 8000.00
TOTAL AMOUNT IN ACCOUNTS	\$ 8200.00

### Part 2: Income

List all sources of salary or wages. List other sources of income, such as bonus pay, dividends and interest, alimony or child support, pension or retirement income, sales commissions, and/ or public assistance.

INCOME #1	\$ 1500.00
INCOME #2	\$ 3500.00
TOTAL INCOME	\$ 5000.00

### Part 3: Non-Fluctuating Expenses

List all expenses in which the amount does not change from month-to-month or is fixed.

HOUSING	\$ 1000.00
LIFE INSURANCE	\$ 200.00
HEALTH INSURANCE	\$ 100.00
AUTO INSURANCE	\$ 100.00
IRA	\$ 350.00
SAVINGS	\$ 1000.00
LOANS (OTHER THAN CAR OR HOME)	\$ 0
INTERNET	\$ 50.00
CAR PAYMENT	\$ 400.00
WATER/GARBAGE	\$ 20.00
MAID	\$ 100.00
KIDS SCHOOL TUITION	\$ 350.00
TOTAL NON-FLUCTUATING EXPENSES	\$ 3670.00

### Part 4: Fluctuating Expenses

List all expenses in which the amount changes from month-to-month based on quantity of use. Estimate an amount based on average use; modify this number if necessary as time goes by...

ELECTRIC / POWER	\$ 40.00
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GAS HEATING	\$ 50.00
FOOD	\$ 300.00
HOME PHONE	\$ 60.00
CELL PHONE	\$ 60.00
CABLE	\$ 45.00
AUTO GAS	\$ 200.00
TOTAL FLUCTUATING EXPENSES	\$ 755.00

**Part 5: Addition**

Add TOTAL NON-FLUCTUATING EXPENSES (Part 3) and TOTAL FLUCTUATING EXPENSES (Part 4) together.

TOTAL NON-FLUCTUATING EXPENSES (Part 3)	\$ 3670.00
TOTAL FLUCTUATING EXPENSES (Part 4)	\$ 755.00
TOTAL MONTHLY EXPENSES	\$ 4425.00

**Part 6: Subtraction**

Subtract the TOTAL MONTHLY EXPENSES (Part 5) from TOTAL MONTHLY INCOME (Part 2), and the answer will pinpoint

- (1) if you have a positive balance and have surplus money per month, or
- (2) if you have a negative balance and are coming up short on money to pay your bills.

TOTAL MONTHLY INCOME (Part 2)	\$ 5000.00
TOTAL MONTHLY EXPENSES (Part 5)	\$ 4425.00
<b>POSITIVE BALANCE</b> / NEGATIVE BALANCE	\$ 575.00

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