

MISCELLANEOUS

Every other expense that wasn't included somewhere else should go here.

Credit Card (if your budget just won't come out, you may have credit card payments as well, which will make it harder for your budget next month). Or maybe a random event will make your life harder and you'll need money NOW. \$???

Savings and Investments (It is recommended that you invest 10% of your money for retirement and the future. More if you have children you wish to send to college some day. \$???)

Education (tuition, books, fees). If you don't like your job, you'll need to go to school, or go back to school, to get a better education. A full time university student will pay \$1000/month for tuition. An adult can go to school part time for about \$100/month per class (or more) depending on the quality of the school and type of classes involved. \$???

If you have a College Degree or a Masters Degree, you must pay off your school debt. If you have a College degree, you pay \$3,000 a YEAR towards your debt, and if you have a Masters Degree, you pay \$5,000 a year. \$???

Gifts & Charity. Do you plan to give money to a charity such as a church or animal shelter? Do you give gifts to friends or family members? \$???

Pets (per pet). A pet will cost you at least \$40/month in food and supplies. \$???

3rd Step: GRAND TOTAL

Include the total from your income box at the top, subtract the total of all of your expenses added together. If you have a positive BOTTOM LINE your budget is good, if not, go back and revise, cut or find other income sources until it works out.