Monthly Income: $2,000

|  |  |  |
| --- | --- | --- |
| **Expenses** | **Amount** | **Total** |
| Home* Rent
* Insurance
 |  $600 $15 | $615 |
| Car* Insurance
* Gas
* Maintenance
 |  $75 $80 $50 | $205 |
| Utilities* Electric bill
* Water bill
* Cell phone bill
* Cable/internet
 | $30$15$45$60  | $150 |
| Food* Groceries
* Restaurants
 | $300$50 | $350 |
| Personal* Clothes
* Grooming
* Medical
 | $60$30$50 | $140 |
| Other* Gifts
* Entertainment
 | $50$50 | $100 |
|  | Total | $1,560 |

Income $2,000

- Expenses $1,560

 = $440 Unbudgeted income

 - $200 Flex money (10% of $2,000 monthly income)

 - $200 Savings (10% of $2,000 monthly income)

 = $40 Surplus to spend as you wish