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