

# Debt Free Through Spending MONTHLY BUDGET



Fixed Expenses	Amount	Notes
Mortgage/Rent (include property taxes)		
Utilities (electric/gas, sewer, water, etc.)		
Phone, TV, Internet		
Auto Insurance		
Life/Disability Insurance		
Childcare, Child Support, Alimony		
Insurance:		
<b>Loan/Credit Payments</b>		
<b>Non-Fixed Expenses</b>		
Groceries/Toiletries		
Gas/Transportation		
Clothing		
Gifts		
Christmas Fund		
Vacation Fund		
Pets		
Savings/Investments/Giving		

Other items to consider: Home repair, gym memberships, child/baby related expenses, various insurances and taxes, and other debts.