## **Monthly Budget Worksheet**

INCOME:	VARIABLE OR FLEXIBLE EXPE	VARIABLE OR FLEXIBLE EXPENSES:	
Salary (after deductions)	Food/household supplies		
Spouse salary (after deductions)	Dining Out		
Investment income	Clothes		
Financial aid	Laundry/dry cleaning		
Gifts	Gas, oil, auto maintenance		
Other	Parking		
	Medical/dental/eye care		
Total Fixed Income	Entertainment		
	Travel/vacation		
FIXED EXPENSES:	Pets, supplies, food		
	Records & books		
Tuition & fees	Personal care		
Books & supplies	Subscriptions		
Regular savings	Cable TV and Internet		
Rent/mortgage	Phone		
Utilities	Gifts		
Telephone (base rate)	Charity/contributions		
Taxes (federal, state)	Savings for interviews/relocation		
Vehicle payments	USMLE		
Other transportation	Other		
Credit card payments			
Personal loans	Total Variable Expenses		
Educational loans	Total Fixed Expenses +		
Insurance (life and health)	Total Monthly Expenses =		
Home/renter insurance			
Auto insurance	Total Income		
Auto registration/taxes	Less Total Expenses		
Other			
	<b>Total Discretionary Income =</b>		
Total Fixed Expenses	(or Deficit)		