

BUDGET TOTALS	EXAMPLE	Amount
Monthly income		\$950
Monthly expenses: fixed		-\$365
Monthly expenses: flexible		-\$650
Monthly savings		-\$50
CUSHION/MONEY LEFT OVER		-\$115
Monthly Income	Amount	
Work (part-time job)		\$800
Family allowance		\$150
TOTAL		\$950
Monthly Expenses: Fixed/Recurring	Amount	
Cell phone bill		\$65
Fraternity dues		\$250
Student bus pass		\$50
TOTAL		\$365
Monthly Expenses: Flexible	Amount	
Groceries		\$200
Restaurants/going out		\$150
Textbooks		\$200
Clothes/other		\$50
Entertainment		\$50
TOTAL		\$650
Monthly Savings	Amount	
Emergency fund		\$25
Miscellaneous		\$25
TOTAL		\$50