# *Monthly Budget* *(where can reduce my expenses)*

| Date | Income (take home pay): | |
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| | | |
| | | |
| | Total Take Home Pay | |

| Paid on | Due Date | Description of Expense/Bill | Current Bill Amount | Keep the Same | Cut? | Lower? | New Bill Amount | Amount Saved |
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| | | Total current expenses: | | New Projected expenses: | | | | |
| | | | | | | | Amount saved: | |

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|---|---|
| Take home pay: _____ | Current expenses: _____ |
| Total current expenses: _____ | Minus savings: _____ |
| Deficit/surplus: _____ | Projected expenses: _____ |

| | |
|---|---|
| This month's take home pay: | |
| Minus Projected expenses: | |
| Surplus/deficit: | |