



Farmers & Merchants Bank

The Bank of Fayetteville
A DIVISION OF THE FARMERS & MERCHANTS BANK

Monthly Budget

For _____

Date _____

Directions: Divide annual income and expenses by 12 to get a monthly figure. Some expenses (like utilities) will vary through the year, so use a monthly average.

INCOME

Take Home Pay \$ _____
 Allowance \$ _____
 Gifts \$ _____
 Part-time Jobs and Chores \$ _____
 Other Sources \$ _____
TOTAL \$ _____

HOUSEHOLD

Rent/Mortgage (25-30% of income) \$ _____
 Utilities (electric, gas, trash, water) \$ _____
 Cable/Satellite TV \$ _____
 Internet Cell \$ _____
 Phone \$ _____
 Other Household Expenses \$ _____
TOTAL \$ _____

TRANSPORTATION (15% of income)

Car Payment \$ _____
 Insurance \$ _____
 Gasoline \$ _____
 Maintenance and Repairs \$ _____
 Public Transportation \$ _____
TOTAL \$ _____

FOOD (15% of income)

Groceries \$ _____
 Eating Out \$ _____
TOTAL \$ _____

ENTERTAINMENT (5-10% of income)

Games/Concerts \$ _____
 Dates/Trips \$ _____
 Movies/Music/Downloads \$ _____
 Movies in the theater \$ _____
 Hobbies \$ _____
TOTAL \$ _____

LOOKING GOOD (5% of income)

Clothes and Shoes \$ _____
 Toiletries \$ _____
 Hair Cut \$ _____
 Other Looking Good Expenses \$ _____
TOTAL \$ _____

MISCELLANEOUS

Credit Card \$ _____
 Savings/Investments (10% of income) \$ _____
 Education (tuition, books, fees) \$ _____
 Gifts and Charity \$ _____
 Pets \$ _____
TOTAL \$ _____

GRAND TOTAL

TOTAL ALL INCOME \$ _____
 Subtract - _____
TOTAL ALL EXPENSES \$ _____
BOTTOM LINE \$ _____

