ANNUAL PERSONAL BUDGET

	JANUVARY	FEBUVARY	MARCH	APRIL	MAY	JUNE	JULY	AGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
INCOME												
OUTGOINGS												
Monthly Debt Payment												
Mortgage / Rent												
Household Maintenance												
Taxes												
Electricity												
Water												
Heating												
Groceries												
Insurances												
cell phone												
Internet												
Dues												
Child support / Alimony												
Transportation												
Nutrition												
Cleaning												
Education												
Health												
Entertainment												
Clothing												
Personal Care												
Holiday												
Charity / Donations												
Others												
TOTAL OUTGOING												
MONTLY SAVING												