

Budget February 2009
1/20/09

Item	Subtotal	Total	% of Income	Review
Income (net)		\$ 5,574.67	100%	
Clinic	\$ 3,250.00			
Warehouse	\$ 1,885.00			
eBay	\$ 210.89			
Capital Gains	\$ 228.78			
Tzedaka		\$ 530.00	10%	
Chabad	\$ 180.00			
Shul	\$ 150.00			
Israel	\$ 100.00			
Misc.	\$ 100.00			
House		\$ 2,024.67	36%	
Mortgage	\$ 1,014.67			
Prop. Tax	\$ 300.00			
School Tax	\$ 300.00			
Insurance	\$ 150.00			
Lawn Care	\$ 60.00			
Repairs/Imprvmt	\$ 200.00			
Misc.	\$ -			
Utilities		\$ 350.00	6%	
Electricity	\$ 180.00			
Gas	\$ 30.00			
Water	\$ 20.00			
Phone	\$ 20.00			
Internet	\$ 50.00			
Cable	\$ 50.00			
Grocery		\$ 445.00	8%	
Food	\$ 350.00			
Toiletries	\$ 40.00			
Wine	\$ 30.00			
Misc.	\$ 25.00			
Transportation		\$ 270.00	5%	
Car Note	\$ -			
Gas	\$ 120.00			
Auto Insurance	\$ 20.00			
Repairs	\$ 30.00			
Lic. / Reg.	\$ -			
Tires	\$ -			
SAVINGS	\$ 100.00			
Medical		\$ 495.00	9%	
Health Insurance	\$ 120.00			
Disability Ins.	\$ 80.00			
Medications	\$ 15.00			

Budget February 2009
1/20/09

Medical Cont.

Medical Bills \$ -
Dentist \$ -
Optometrist \$ 80.00
Glasses \$ 200.00

Clothes

Laundry \$ 25.00 \$ 125.00 2%
Children \$ -
Adult \$ 100.00

Legal

Alimony \$ - \$ - 0%
Child support \$ -

Personal/Family

Child Care \$ - \$ 315.00 6%
School Tuition \$ -
School Supplies \$ -
Baby Sitter \$ -
Adult Education \$ 180.00
Books \$ 100.00
Cosmetics \$ -
Membership Dues \$ 15.00
Misc. \$ 20.00

Pets

Food \$ 200.00 \$ 325.00 6%
Supplies \$ 20.00
Veterinarian \$ 90.00
Medication \$ 15.00
Kennel \$ -
Toys \$ -
Training \$ -
Misc. \$ -

Savings

6 Mo. EmrgcySavings \$ 150.00 \$ 250.00 4%
Retirement \$ 100.00
College \$ -

Recreation

Restaurants \$ 50.00 \$ 95.00 2%
Entertainment \$ 10.00
Vacation \$ 25.00
Gifts \$ 10.00

DEBTS!!!

IRS \$ - \$ 350.00 6%
HELOC \$ -

Budget February 2009
1/20/09

DEBTS cont.!!!

Student Loan (a)	\$	350.00
Student Loan (b)	\$	-
American Express	\$	-
Visa	\$	-
Master Card	\$	-
Discover	\$	-
Sears	\$	-
Home Depot	\$	-
Misc.	\$	-

Total Monthly Net Income \$ 5,574.67

Total Monthly Expense \$ 5,574.67

Balance \$ -

Review Results