



nChargeTM Monthly Budget Spreadsheet

Use this simple spreadsheet to help you create your own budget. Type your own items and amounts over the sample ones provided below. Please note that all numbers are formatted and all calculations are computed for you. An overview of your budget is provided at the bottom of this page. Good luck!

Regular Monthly Expenses:	Amount:
Lunch Money	
New Clothing/Dry Cleaning	
Cell Phone Bill	
Video Game Rentals	
Long Distance Phone Calls	
Gas Money	
Tickets to Movies	
Snacks, Junk Food, Etc.	
Other Expense 1	
Other Expense 2	
Other Expense 3	
Other Expense 4	
Other Expense 5	
Other Expense 6	
**Additional Expenses? See page 2!	
Total Regular Monthly Expenses:	

Income:	Amount:
Monthly Allowance (Weekly x 4)	
Monthly Pay (Net after deductions)	
Other Income Source 1	
Other Income Source 2	
Other Income Source 3	
Total Monthly Income:	

Short-Term Goals (This Month):	Cost:
Attend Favorite Band's Concert	
Purchase Music CDs	
Other Short-Term Goal 1	
Other Short-Term Goal 2	
Other Short-Term Goal 3	
More Short-Term Goals? See page 2!	
Total Cost of Short-Term Goals:	

Long-Term Goals	Total Amt.	Term:	Monthly Amt.
Beach Vacation after Graduation			0.00
Holiday Gifts for Family & Friends			0.00
Other Long-Term Goal 1			0.00
Other Long-Term Goal 2			0.00
Other Long-Term Goal 3			0.00
Other Long-Term Goal 4			0.00
Other Long-Term Goal 5			0.00
Total Cost of Long-Term Goals			Total Amount to Save Monthly:

Budget Overview:	
Total Monthly Income:	
Total Regular Monthly Expenses:	
Total Cost of Short-Term Goals:	
Monthly Savings for Long-Term Goals:	
Extra Money Available to Save:	

Total Amount to Save: (Short-Term + Long Term + Extra)	
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**Call the Credit Union for information on opening or maintaining a savings account!*

Additional Expenses (if applicable)	Amount:
Additional Expense 1	
Additional Expense 2	
Additional Expense 3	
Additional Expense 4	
Additional Expense 5	
Additional Expense 6	
Additional Expense 7	
Additional Expense 8	
Additional Expense 9	
Additional Expense 10	
Additional Expense 11	
Additional Expense 12	
Additional Expense 13	
Additional Expense 14	
Additional Expense 15	
Total Additional Expenses:	

**Use tables on this page ONLY if you have more expenses/goals than can be listed on page 1.

Additional Short-Term Goals	Amount:
Additional Short-Term Goal 1	
Additional Short-Term Goal 2	
Additional Short-Term Goal 3	
Additional Short-Term Goal 4	
Additional Short-Term Goal 5	
Additional Short-Term Goal 6	
Additional Short-Term Goal 7	
Additional Short-Term Goal 8	
Additional Short-Term Goal 9	
Additional Short-Term Goal 10	
Additional Short-Term Goal Total:	