CNB BANK

Monthly Income (After taxes)

Income/Salary from all sources		
Investment Income (Ex: Rental Income)		
Other Income (Ex: Child support/Bonus)		
Total Monthly Income	$ -	

Monthly Savings

General Savings	$ -
Other Savings (Ex: Christmas clubs etc)	
Other Savings (Vacations/celebrations/holidays/gifts)	
Total Monthly Savings	$ -

Monthly Expenses

Home

Mortgage/ Rent / HOA	
Cleaning Help/ Landscaping	
Laundry	
Gas	
Electricity	
Water	
Home Phone	
Mobile Phone	
Cable	
Internet Access	
Security System	
Total Home	

Personal & Health

New Clothes	
Dry Cleaning	
Barber/Salon	
Nails	
Toiletries	
Cosmetics	
Pharmacy	
Health Club	
Total Personal	$ -

Food

Groceries	
Dining Out	
Meal Plans	
Tobacco Products/ Vape	
Alcohol	
Total Food	$ -

Auto/Transportation

Car Loan/ Car Lease	
Car Insurance	
Maintenance	
Public Transit	
Parking	
Uber	
Gas	
Total Auto/transportation	$ -

Dependents

Child Care	
Child Support	
Pets	
Total Dependents	

Entertainment & Recreation

Vacation	
Celebrations/Holidays /Gifts	
Gaming	
Subscriptions (Ex: Netflix, Spotify, Disney+)	
Concerts/Movies	
Total Entertainment & Recreation	$ -

Education

Tuition	
Books	
Student Loans	
Meal Program	
Total Education	$ -

Other

Savings	
Donation (Ex: Church Offerings, United way etc.)	
Credit Cards	
Other Loans: (Ex: Payday, Cash Advance, Title Loans)	
Fines / Fees/ Taxes	
Total other	$ -

Total Monthly Income	$ -
Total Monthly Expense	$ -
Net Cash Flow	$ -

"A budget is telling your money where to go instead of wondering where it went." ~ Dave Ramsey