THE BUDGET

INCOME		FIXED EXPENSES		FLEXIBLE EXPENSES	
TOTAL INCOME		FIXED EXPENSES		FLEXIBLE EXPENSES	

INCOME: Sources of payment	
FIXED EXPENSES: Expenses that are the same amount from month-to-month	
FLEXIBLE EXPENSES: Irregular expenses which may change from month to month	
DISPOSABLE FUNDS: Money that is available for use after all expenses are paid. Calculation (Income -Fixed Expenses - Flexible Expenses = Disposable Funds)	

INCOME	
(-) FIXED EXPENSES	
(-) FLEXIBLE EXPENSES	
(=) DISPOSABLE FUNDS	

BLANK

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