

What I Spend

Earnings/Income		Totals	6. Insurance	5%	\$ _____
Salary #1 (net take-home)	_____		Auto		_____
Salary #2 (net take-home)	_____		Homeowners		_____
Other (less taxes)	_____		Life/Medical/Dental		_____
Total Monthly Income		\$ _____	Other		_____
	% Guide*		7. Household/ Personal	15-25%	\$ _____
1. Giving	10%+	\$ _____	Groceries		_____
Church		_____	Clothes/Dry Cleaning		_____
Other Contributions		_____	Gifts		_____
2. Savings	15%	\$ _____	Household Items		_____
Emergency		_____	Tobacco & Alcohol		_____
Replacement		_____	Cosmetics		_____
Long Term		_____	Barber/Beauty		_____
3. Debt	0-10%	\$ _____	Books/Magazines/Music		_____
Credit Cards:			Allowances		_____
Visa		_____	Personal Technology		_____
MasterCard		_____	Extracurricular Activity		_____
Discover		_____	Education		_____
Gas Cards		_____	Pets		_____
Department Stores		_____	Miscellaneous		_____
Other		_____	8. Entertainment	5-10%	\$ _____
Loans:			Eating Out		_____
Education		_____	Movies/Events		_____
Bank Loans		_____	Babysitting		_____
Credit Union		_____	Travel (vacations/trips)		_____
Family/Friends		_____	Fitness/Sports		_____
Other		_____	Hobbies		_____
4. Housing	25-36%	\$ _____	Medial Rental		_____
Mortgage/Taxes/Rent		_____	Other		_____
Maintenance/Repairs		_____	9. Prof. Services	5-15%	\$ _____
Utilities:			Child Care		_____
Electric		_____	Medical/Dental/ Prescript		_____
Gas		_____	Counseling		_____
Water		_____	Legal		_____
Trash		_____	Professional Dues		_____
Telephone/Internet		_____	10. Misc. Small Cash	2-3%	\$ _____
Cable TV		_____	Expenditures		
Other		_____	Total Expenses		\$ _____
5. Auto/Trans	15-20%	\$ _____			
			Total Monthly Income		\$ _____
			Total Monthly Expenses		\$ _____
			Over/Under		\$ _____