

## What I Spend

EARNINGS/INCOME PER MONTH	TOTALS
Salary #1 (net take-home) _____	
Salary #2 (net take-home) _____	
Other (less taxes) _____	
<b>TOTAL MONTHLY INCOME</b>	<b>\$ _____</b>

% GUIDE

1. GIVING	\$ _____
Church _____	
OTHER CONTRIBUTIONS _____	

2. SAVING	5-10%	\$ _____
EMERGENCY _____		
REPLACEMENT _____		
LONG TERM _____		

3. DEBT	0-10%	\$ _____
CREDIT CARDS:		
VISA _____		
Master Card _____		
Discover _____		
American Express _____		
Gas Cards _____		
Department Stores _____		
EDUCATION LOANS _____		
OTHER LOANS:		
Bank Loans _____		
Credit Union _____		
Family/Friends _____		
Other _____		

4. HOUSING	25-38%	\$ _____
MORTGAGE/TAXES/RENT _____		
MAINTENANCE/REPAIRS _____		
UTILITIES:		
Electric _____		
Gas _____		
Water _____		
Trash _____		
Telephone/Internet _____		
Cable TV _____		
Other _____		

5. AUTO/TRANSP.	12-15%	\$ _____
CAR PAYMENTS/LICENSE _____		
GAS & BUS/TRAIN/PARKING _____		
OIL/LUBE/MAINTENANCE _____		

6. INSURANCE (Paid by you)	5%	\$ _____
AUTO _____		
HOMEOWNERS _____		
LIFE _____		
MEDICAL/DENTAL _____		
Other _____		

7. HOUSEHOLD/PERSONAL	15-25%	\$ _____
GROCERIES _____		
CLOTHES/DRY CLEANING _____		
GIFTS _____		
HOUSEHOLD ITEMS _____		
PERSONAL:		
Liquor/Tobacco _____		
Cosmetics _____		
Barber/Beauty _____		
OTHER:		
Books/Magazines _____		
Allowances _____		
Music Lessons _____		
Personal Technology _____		
Education _____		
Miscellaneous _____		

8. ENTERTAINMENT	5-10%	\$ _____
GOING OUT:		
Meals _____		
Movies/Events _____		
Baby-sitting _____		
TRAVEL (VACATION/TRIPS) _____		
OTHER:		
Fitness/Sports _____		
Hobbies _____		
Media Rental _____		
Other _____		

9. PROF. SERVICES	5-15%	\$ _____
CHILD CARE _____		
MEDICAL/DENTAL/PRES. _____		
OTHER:		
Legal _____		
Counseling _____		
Professional Dues _____		

10. MISC. SMALL CASH EXPENDITURES	2-3%	\$ _____
TOTAL EXPENSES		\$ _____

\* This is a % of total monthly income. These are guidelines only and may be different for individual situations. However, there should be good rationale for a significant variance.

<b>TOTAL MONTHLY INCOME</b>	<b>\$ _____</b>
<b>LESS TOTAL EXPENSES</b>	<b>\$ _____</b>
<b>INCOME OVER/(UNDER) EXPENSES</b>	<b>\$ _____</b>

