

What I Spend

Earnings/Income Per Month		Totals
Salary #1 (net take-home)	_____	
Salary #2 (net take-home)	_____	
Other (less taxes)	_____	
Total Monthly Income		\$ _____
	% Guide*	
1. Giving \$ _____		
Church	_____	
Other Contributions	_____	
2. Savings 15% \$ _____		
Emergency	_____	
Replacement	_____	
Long Term	_____	
3. Debt 0-10% \$ _____		
Credit Cards:		
Visa	_____	
MasterCard	_____	
Discover	_____	
American Express	_____	
Gas Cards	_____	
Department Stores	_____	
Education Loans	_____	
Other Loans:		
Bank Loans	_____	
Credit Union	_____	
Family/Friends	_____	
Other	_____	
4. Housing 25-36% \$ _____		
Mortgage/Taxes/Rent	_____	
Maintenance/Repairs	_____	
Utilities:		
Electric	_____	
Gas	_____	
Water	_____	
Trash	_____	
Telephone/Internet	_____	
Cable TV	_____	
Other	_____	
5. Auto/Transp. 15-20% \$ _____		
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:		
Tobacco & Alcohol	_____	
Cosmetics	_____	
Barber/Beauty	_____	
Other:		
Books/Magazines/Music	_____	
Allowances	_____	
Personal Technology	_____	
Extracurricular Activities	_____	
Education	_____	
Pets	_____	
Miscellaneous	_____	
8. Entertainment 5-10% \$ _____		
Going Out:		
Meals	_____	
Movies/Events	_____	
Babysitting	_____	
Travel (Vacation/Trips)	_____	
Other:		
Fitness/Sports	_____	
Hobbies	_____	
Media Rental	_____	
Other	_____	
9. Prof. Services 5-15% \$ _____		
Child Care	_____	
Medical/Dental/Prescriptions	_____	
Other:		
Legal	_____	
Counseling	_____	
Professional Dues	_____	
10. Misc. Small Cash Expenditures 2-3% \$ _____		
Total Expenses		\$ _____

* This is a percent 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.

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