

WHAT I EARN

EARNINGS/INCOME PER MONTH	TOTALS
Salary _____	
Other _____	
TOTAL MONTHLY INCOME	\$ _____ -

WHAT I SPEND

	% Guide	TOTALS
1. GIVING	10%	\$ _____ -
CHURCH _____		
OTHER CONTRIBUTIONS _____		
2. SAVING	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/TRANSPORTATION	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 _____		
Childrens' Activities _____		
Cell Phone _____		
Education _____		
Miscellaneous _____		
8. ENTERTAINMENT	5-10%	\$ _____ -
GOING OUT _____		
Meals _____		
Movies/Events _____		
Baby-sitting _____		
TRAVEL (VACATIONS/TRIPS) _____		
OTHER _____		
Fitness/Sports _____		
Hobbies _____		
Media Rental _____		
Other _____		
9. PROFESSIONAL SERVICES	5-15%	\$ _____ -
CHILD CARE _____		
MEDICAL/DENTAL/MEDICATIONS _____		
OTHER _____		
Legal _____		
Counseling _____		
Professional Dues _____		
9. MISC. SMALL CASH EXP	2-3%	\$ _____ -
TOTAL EXPENSES		-
TOTAL MONTHLY INCOME		\$ _____ -
LESS: TOTAL EXPENSES		\$ _____ -
INCOME OVER/(UNDER) EXPENSES		\$ _____ -