

1.	Income	\$	
	Income #1	\$	Monthly gross - before taxes
	Income #2	\$	Monthly gross - before taxes
	Other	\$	Rental, investment
2.	Giving	\$	10%
	Church	\$	
	Other	\$	
3.	Saving	\$	10%
	Emergency	\$	
	Retirement	\$	401-K, 403b, IRA
	College	\$	
4.	Taxes	\$	20%
	Federal	\$	Use actual amount from pay stub
	State	\$	Use actual amount from pay stub
	Social Security	\$	Use actual amount from pay stub
	Medicare	\$	Use actual amount from pay stub
5.	Debt	\$	10%
	IRS	\$	
	Credit Card #1	\$	3% of balance paid monthly (CCCS)
	Credit Card #2	\$	Minimum monthly payment
	Credit Card #3	\$	Minimum monthly payment
	Credit Card #4	\$	Minimum monthly payment
	Credit Card #5	\$	Minimum monthly payment
	Car #1	\$	Minimum monthly payment
	Car #2	\$	Minimum monthly payment
	Student Loans	\$	Minimum monthly payment
	Other	\$	Minimum monthly payment
6.	Housing	\$	
	Mortgage/Rent	\$	
	Home Insurance	\$	May be part of home mortgage
	Property Taxes	\$	May be part of home mortgage
	Maintenance	\$	
	Electricity	\$	Average for 12 months
	Gas	\$	Average for 12 months
	Water	\$	Average for 12 months



Actual Monthly Spending

	Trash	\$		
	Phone	\$		
	Association Dues	\$		
				Average for 12 months.
7.	Transportation	\$		
	Auto Insurance	\$		Average for 12 months
	Registration/License	\$		Average for 12 months
	Gasoline	\$		
	Toll & Parking	\$		
	Oil & Maintenance	\$		
	Other	\$		
8.	Insurance	\$		
	Health	\$		
	Dental	\$		
	Life	\$		
	Disability	\$		
	Other	\$		
9.	Food & Household	\$		Groceries/household items you would buy at
10.	Health	\$		
	Fitness	\$		Gym, Sports Leagues
	Medical Expenses	\$		Doctor, dentist, chiropractor, prescriptions
	Counselor	\$		
	Other	\$		
11.	Personal	\$		
	Child Care	\$		
	Education	\$		Tuition & supplies (books, uniforms, etc.)
	Beauty & Barber	\$		Haircuts, nails and the spa
	Clothes	\$		
	Household Décor	\$		Furniture, decor, home improvements
	Cell Phone	\$		
	Gifts	\$		Christmas, birthday, anniversary
	Cleaning	\$		Dry cleaning, laundry, house cleaning
	Financial Services	\$		Tax prep, software, financial planning
	Security System	\$		
	Pest Control	\$		



Actual Monthly Spending

	Landscaping	\$		Lawn service, plants, lawn care supplies
	Pets	\$		Food and care
	Other	\$		
12.	Entertainment	\$		
	Vacation	\$		Family trips, summer activities
	Eating Out	\$		
	Events	\$		Movies, theater, shows
	Reading	\$		Books, magazines, newspaper
	TV	\$		Cable, satellite, TiVO, rentals, equipment
	Technology	\$		Computer, peripherals, software, PDA
	Internet	\$		DSL, cable modem, dial-up
	Music	\$		iPod, albums, downloads, satellite radio
	Other	\$		
13.	Cash	\$		
	MARGIN	\$		

If negative, reduce expenses starting from the bottom and working up. If positive, roll into giving or saving.