

CHECK YOUR



Actual Monthly Spending

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

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	Trash	\$ <input type="text"/>
	Phone	\$ <input type="text"/>
	Association Dues	\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
7.	Transportation	\$ <input type="text"/>
	Registration/License	\$ <input type="text"/>
		\$ <input type="text"/>
	Gasoline	\$ <input type="text"/>
	Toll & Parking	\$ <input type="text"/>
	Oil & Maintenance	\$ <input type="text"/>
	Other	\$ <input type="text"/>
		\$ <input type="text"/>
8.	Insurance	\$ <input type="text"/>
	Health	\$ <input type="text"/>
	Dental	\$ <input type="text"/>
	Life	\$ <input type="text"/>
	Disability	\$ <input type="text"/>
	Other	\$ <input type="text"/>
		\$ <input type="text"/>
9.	Food & Household	<input type="text"/>
10.	Health	\$ <input type="text"/>
	Fitness	\$ <input type="text"/>
	Medical Expenses	\$ <input type="text"/>
	Counselor	\$ <input type="text"/>
	Other	\$ <input type="text"/>
		\$ <input type="text"/>
11.	Personal	\$ <input type="text"/>
	Child Care	\$ <input type="text"/>
	Education	\$ <input type="text"/>
	Beauty & Barber	\$ <input type="text"/>
	Clothes	\$ <input type="text"/>
	Household Décor	\$ <input type="text"/>
	Cell Phone	\$ <input type="text"/>
	Gifts	\$ <input type="text"/>
	Cleaning	\$ <input type="text"/>
	Financial Services	\$ <input type="text"/>
	Security System	\$ <input type="text"/>
	Pest Control	\$ <input type="text"/>

Average for 12 months.

Average for 12 months
Average for 12 months

Groceries/household items you would buy at

Gym, Sports Leagues
Doctor, dentist, chiropractor, prescriptions

Tuition & supplies (books, uniforms, etc.)
Haircuts, nails and the spa Furniture, decor, home improvements Christmas, birthday, anniversary Dry cleaning, laundry, house cleaning Tax prep, software, financial planning

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

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

Wisdom is better when it's paired with money.
Ecclesiastes 7:12 (The Message)

#WiseWealth

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