

WHAT I EARN

EARNINGS/INCOME PER MONTH TOTALS

Salary _____
 Other _____
TOTAL MONTHLY INCOME \$ _____ -

WHAT I SPEND

1. GIVING % Guide 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	\$ -