

**Housing**

- Rent or mortgage payments ..... \$ \_\_\_\_\_
- Electricity/gas ..... \$ \_\_\_\_\_
- Water ..... \$ \_\_\_\_\_
- Phone/internet ..... \$ \_\_\_\_\_
- Garbage removal ..... \$ \_\_\_\_\_
- Cleaning, maintenance, repairs ..... \$ \_\_\_\_\_

**Food**

- What you spend at the supermarket  
and/or farmers' market ..... \$ \_\_\_\_\_
- Eating out ..... \$ \_\_\_\_\_

**Clothing**

- Purchase of new or used clothing ..... \$ \_\_\_\_\_
- Cleaning, dry cleaning, laundry ..... \$ \_\_\_\_\_

**Automobile/transportation**

- Car payments ..... \$ \_\_\_\_\_
- Gas ..... \$ \_\_\_\_\_
- Repairs ..... \$ \_\_\_\_\_
- Public transportation (bus, train, plane) ..... \$ \_\_\_\_\_

**Insurance**

- Car ..... \$ \_\_\_\_\_
- Medical or health care ..... \$ \_\_\_\_\_
- House and personal possessions ..... \$ \_\_\_\_\_
- Life ..... \$ \_\_\_\_\_

**Medical expenses**

- Doctors' visits ..... \$ \_\_\_\_\_
- Prescriptions ..... \$ \_\_\_\_\_
- Fitness costs ..... \$ \_\_\_\_\_

**Support for other family members**

- Child care costs (if you have children) ..... \$ \_\_\_\_\_
- Child support (if you're paying that) ..... \$ \_\_\_\_\_
- Support for your parents (if you're helping out) ..... \$ \_\_\_\_\_

**Charity giving/tithe (to help others) . . . . .** \$ \_\_\_\_\_

**School/learning**

Children's costs (if you have children in school) . . . . . \$ \_\_\_\_\_

Your learning costs (adult education,  
job-hunting classes) . . . . . \$ \_\_\_\_\_

**Pet care (if you have pets) . . . . .** \$ \_\_\_\_\_

**Bills and debts (usual monthly payments)**

Credit cards . . . . . \$ \_\_\_\_\_

Other obligations you pay off monthly . . . . . \$ \_\_\_\_\_

**Taxes**

Federal (annual return, divided by twelve months) . . . \$ \_\_\_\_\_

State (likewise) . . . . . \$ \_\_\_\_\_

Local/property (annual, divided by twelve months) . . . \$ \_\_\_\_\_

Tax help (if you ever use an accountant, or  
pay a friend to help you with taxes) . . . . . \$ \_\_\_\_\_

**Savings (what you currently deposit each month) . . . . .** \$ \_\_\_\_\_

**Retirement Contributions . . . . .** \$ \_\_\_\_\_

**Amusement/discretionary spending**

Movies, Netflix, other . . . . . \$ \_\_\_\_\_

Other entertainment . . . . . \$ \_\_\_\_\_

Reading: newspapers, magazines, books . . . . . \$ \_\_\_\_\_

Gifts (birthdays, holidays, anniversaries) . . . . . \$ \_\_\_\_\_

Vacations . . . . . \$ \_\_\_\_\_

**Total Amount You Need Each Month . . . . .** \$ \_\_\_\_\_