

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) \$ _____

Student loans \$ _____

Pet care (if you have pets) \$ _____

Bills and debts (usual monthly payments)

Credit cards \$ _____

Student loans \$ _____

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 (monthly contributions) \$ _____

Amusement/discretionary spending

Movies, streaming services, other. \$ _____

Other entertainment. \$ _____

Reading: newspapers, magazines, books \$ _____

Gifts (birthdays, holidays, anniversaries) \$ _____

Vacations. \$ _____

Total Amount You Need Each Month \$ _____