

What I Spend

EARNINGS/INCOME PER MONTH	TOTALS
Salary #1 (net take-home) _____	
Salary #2 (net take-home) _____	
Other (less taxes) _____	
TOTAL MONTHLY INCOME	\$ _____

% GUIDE

1. GIVING		\$ _____
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Church _____
 OTHER CONTRIBUTIONS _____

2. SAVING	5-10%	\$ _____
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EMERGENCY _____
 REPLACEMENT _____
 LONG TERM _____

3. DEBT	0-10%	\$ _____
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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%	\$ _____
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MORTGAGE/TAXES/RENT _____
 MAINTENANCE/REPAIRS _____
 UTILITIES:
 Electric _____
 Gas _____
 Water _____
 Trash _____
 Telephone/Internet _____
 Cable TV _____
 Other _____

5. AUTO/TRANSP.	12-15%	\$ _____
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CAR PAYMENTS/LICENSE _____
 GAS & BUS/TRAIN/PARKING _____
 OIL/LUBE/MAINTENANCE _____

6. INSURANCE (Paid by you)	5%	\$ _____
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AUTO _____
 HOMEOWNERS _____
 LIFE _____
 MEDICAL/DENTAL _____
 Other _____

7. HOUSEHOLD/PERSONAL	15-25%	\$ _____
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GROCERIES _____
 CLOTHES/DRY CLEANING _____
 GIFTS _____
 HOUSEHOLD ITEMS _____
 PERSONAL:
 Liquor/Tobacco _____
 Cosmetics _____
 Barber/Beauty _____
 OTHER:
 Books/Magazines _____
 Allowances _____
 Music Lessons _____
 Personal Technology _____
 Education _____
 Miscellaneous _____

8. ENTERTAINMENT	5-10%	\$ _____
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GOING OUT:
 Meals _____
 Movies/Events _____
 Baby-sitting _____
 TRAVEL (VACATION/TRIPS) _____
 OTHER:
 Fitness/Sports _____
 Hobbies _____
 Media Rental _____
 Other _____

9. PROF. SERVICES	5-15%	\$ _____
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CHILD CARE _____
 MEDICAL/DENTAL/PRESC. _____
 OTHER
 Legal _____
 Counseling _____
 Professional Dues _____

10. MISC. SMALL CASH EXPENDITURES	2-3%	\$ _____
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TOTAL EXPENSES \$ _____

TOTAL MONTHLY INCOME	\$ _____
LESS TOTAL EXPENSES	\$ _____
INCOME OVER/(UNDER) EXPENSES	\$ _____

* This is a % of total monthly income. These are guidelines only and may be different for individual situations. However, there should be good rationale for a significant variance.