

MONTHLY SPENDING	Amount spent each month:	Could you lower it? By how much?
HOUSING		
Mortgage or rent (home equity loan)		
Property taxes		
Water/sewer		
Gas		
Electricity		
Telephone		
Cell phone & Internet		
Cable or Satellite		
House repairs/maintenance		
VEHICLES/TRANSPORTATION		
Loan or lease payment		
Repairs/maintenance		
Parking		
Gas		
Bus or train		
FOOD		
Groceries		
Meals out		
Lunch at work		
CLOTHING		
Adults		
Kid(s)		
KID'S EXPENSES		
School fees & charges		
Daycare		
Allowance		
Sports & other activities		
School lunches		
Child support payments		

CURRENT DEBT PAYMENTS		
Credit Card		
Credit Card		
Credit Card		
Student Loan(s)		
Credit Line/Dept store card		
PERSONAL EXPENSES		
Memberships		
Dues & Subscriptions		
Presents/birthdays/Christmas/holidays		
Personal spending money		
Haircuts/Hairdresser		
Dry cleaning		
PAYING YOURSELF		
monthly savings		
Other savings plans (through job)		
INSURANCE		
Vehicle(s)		
House or contents		
Life		
Disability		
Med Supplement/health/long term care		
MEDICAL		
Prescriptions		
Dental		
Eye Care		
Drugs/vitamins		
ENTERTAINMENT		
Sports & recreation		
Vacations		
GRAND TOTAL:	\$:	\$:
	Total spent each month:	Total possible savings: