

GROSS MONTHLY INCOME	\$
LESS TAXES	\$
LESS RETIREMENT SAVINGS	\$
LESS INVESTMENTS	\$
SPENDABLE INCOME	\$

**HOUSING**

Mortgage/Rent	\$
Taxes	\$
Home Insurance	\$
Association Dues	\$
Additional Real Estate Loan	\$
Home Repair/Maintenance	\$
Utilities	\$
Telephone	\$
Call Phone	\$
Furniture	\$
Internet & Cable TV	\$
Pest/Termite Service	\$
TOTAL HOUSING	\$

**TRANSPORTATION**

Car Payment	\$
Auto Insurance	\$
License/Registration	\$
Repair/Maintenance	\$
Auto Replacement Savings	\$

**TOTAL**

**INSURANCE**

Life Insurance	\$
Health Insurance	\$
Dental Insurance	\$
Disability Insurance	\$
Other	\$
TOTAL	\$

**HOUSEHOLD/PERSONAL**

Food/Groceries	\$
Beauty/Barber	\$
Gifts	\$
Education/School Supplies	\$
Allowance for Children	\$
Child Support/Alimony	\$
TOTAL	\$

**CLOTHING**

Clothing	\$
Dry Cleaning/Laundry	\$
TOTAL	\$

**OTHER FAMILY EXPENSES**

Child Care	\$
Medical/Dental/Vision	\$
Legal	\$
Counseling	\$
Dues/Memberships	\$
Other	\$
Other	\$
TOTAL	\$

**ENTERTAINMENT & RECREATION**

Dinner Out	\$
Lunch/Snacks	\$
Events (Movies, Sports))	\$
Baby-sitting	\$
Travel/Vacation	\$
Magazines and Books	\$
Health Club/Exercise	\$
Hobbies	\$
Pets	\$
Crazy Spending	\$
TOTAL	\$

TOTAL EXPENSES	\$
SPENDABLE INCOME	\$
SAVINGS/ (OVERSPENDING)	\$