HOUSING	BUDGETING EXPENSE	ACTUAL EXPENSE
ENT or MORTGAGE		
AXES & INSURANCE		
REPAIRS & MAINTENANCE		
OTHER		
TOTAL HOUSING		
UTLITIES		
LECTRICITY		
GAS & HEATING		
PHONES (LANDLINE & CELLS)		
WATER, SEWER & TRASH		
NTERNET		
CABLE, SATELLITE or STREAMING		
OTHER		
TOTAL UTILITIES		
DEBT		
CREDIT CARD #1		
CREDIT CARD #1 CREDIT CARD #2		
CREDIT CARD #3		
CREDIT CARD #4		
STUDENT LOANS		
TOTAL DEBT		
TRANSPORTATION		
AUTO LOAN #1		
AUTO LOAN #2		
AUTO INSURANCE		
AUTO REPAIRS & MAINTENANCE		
GAS		
TOTAL TRANSPORTATION		
INSURANCE & RETIREMENT		
HEALTH & DENTAL INSURANCE		
LIFE INSURANCE	1	
DISABILITY INSURANCE		
RETIREMENT or PENSION		
TOTAL INSURANCE & RETIREMENT		
MISC.		
FOOD		
CHILDCARE		
TOILETRIES & HOME SUPPLIES		
DONATIONS or TITHES		
CLOTHING, HAIRCUTS, ETC		
ENTERTAINMENT		
SAVINGS		
TOTAL MISC.		
TOTAL INCOME		
TOTAL EXPENSES		

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