

MONTHLY SPENDING

<b>HOUSING</b>		_____
rent/mortgage	_____	
insurance	_____	
taxes	_____	
<b>UTILITIES</b>		_____
electricity	_____	
gas/heating oil	_____	
water	_____	
phone	_____	
trash service	_____	
cable	_____	
<b>FOOD:</b>		_____
groceries	_____	
eating out	_____	
<b>HOUSEHOLD:</b>		_____
toiletries/cosmetics	_____	
paper/cleaning	_____	
<b>TRANSPORTATION:</b>		_____
car payment (s)	_____	
gas	_____	
oil changes/repairs	_____	
car insurance	_____	
tag/taxes	_____	
<b>CLOTHING</b>		_____
clothes/shoes	_____	
dry cleaning	_____	
<b>MEDICAL</b>		_____
health insurance	_____	
doctors/dentist	_____	
medications	_____	
<b>PERSONAL</b>		_____
hair care	_____	
child care	_____	
gifts	_____	
<b>DEBT</b>		_____
credit cards	_____	
loans (other than car)	_____	
<b>ENTERTAINMENT</b>		_____

Total: \_\_\_\_\_