

MONTHLY SPENDING

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

Total: _____