

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: \_\_\_\_\_