



Monthly Take-Home Pay \$ \_\_\_\_\_

CATEGORY	BUDGETED	SPENT	
<b>GIVING (10-15%)</b>	\$ _____	\$ _____	Total \$ _____
<b>SAVING (10-15%)</b>			
<b>EMERGENCY FUND</b>	\$ _____	\$ _____	
<b>RETIREMENT FUND</b>	\$ _____	\$ _____	
<b>COLLEGE FUND</b>	\$ _____	\$ _____	
			Total \$ _____
<b>HOUSING (25-35%)</b>			
<b>MORTGAGE/RENT</b>	\$ _____	\$ _____	
<b>2ND MORTGAGE</b>	\$ _____	\$ _____	
<b>REAL ESTATE TAXES</b>	\$ _____	\$ _____	
<b>REPAIRS/MAINTENANCE</b>	\$ _____	\$ _____	
<b>ASSOCIATION DUES</b>	\$ _____	\$ _____	
			Total \$ _____
<b>UTILITIES (5-10%)</b>			
<b>ELECTRICITY</b>	\$ _____	\$ _____	
<b>GAS/PROPANE</b>	\$ _____	\$ _____	
<b>WATER</b>	\$ _____	\$ _____	
<b>TRASH/RECYCLING</b>	\$ _____	\$ _____	
<b>PHONE/MOBILE</b>	\$ _____	\$ _____	
<b>INTERNET</b>	\$ _____	\$ _____	
<b>TELEVISION</b>	\$ _____	\$ _____	
			Total \$ _____
<b>FOOD (5-15%)</b>			
<b>GROCERIES</b>	\$ _____	\$ _____	
<b>RESTAURANTS</b>	\$ _____	\$ _____	
			Total \$ _____

**CLOTHING (2-7%)**

**ADULTS**  
**CHILDREN**  
**CLEANING/LAUNDRY**

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

**TRANSPORTATION (10-15%)**

**GAS & OIL**  
**REPAIRS/TIRES**  
**LICENSE & TAXES**  
**CAR REPLACEMENT**  
**OTHER**

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

**MEDICAL/HEALTH (5-10%)**

**MEDICATIONS**  
**DOCTOR BILLS**  
**DENTIST**  
**OPTOMETRIST**  
**VITAMINS**  
**OTHER**  
**OTHER**

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

**INSURANCE (10-25%)**

**LIFE INSURANCE**  
**HEALTH INSURANCE**  
**HOMEOWNER/RENTER**  
**AUTO INSURANCE**  
**DISABILITY INSURANCE**  
**IDENTITY THEFT**  
**LONG-TERM CARE**

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

**PERSONAL (5-10%)**

CHILD CARE/SITTER	\$ _____	\$ _____
TOILETRIES	\$ _____	\$ _____
COSMETICS/HAIR CARE	\$ _____	\$ _____
EDUCATION/TUITION	\$ _____	\$ _____
BOOKS/SUPPLIES	\$ _____	\$ _____
CHILD SUPPORT	\$ _____	\$ _____
ALIMONY	\$ _____	\$ _____
SUBSCRIPTIONS	\$ _____	\$ _____
ORGANIZATION DUES	\$ _____	\$ _____
GIFTS (INC. CHRISTMAS)	\$ _____	\$ _____
REPLACE FURNITURE	\$ _____	\$ _____
POCKET MONEY (ADULT #1)	\$ _____	\$ _____
POCKET MONEY (ADULT #2)	\$ _____	\$ _____
BABY SUPPLIES	\$ _____	\$ _____
PET SUPPLIES	\$ _____	\$ _____
MUSIC/TECHNOLOGY	\$ _____	\$ _____
MISCELLANEOUS	\$ _____	\$ _____
OTHER	\$ _____	\$ _____

Total \$ \_\_\_\_\_

**RECREATION (5-10%)**

ENTERTAINMENT	\$ _____	\$ _____
VACATION	\$ _____	\$ _____

Total \$ \_\_\_\_\_

**DEBTS (5-10%)**

CAR PAYMENT #1	\$ _____	\$ _____
CAR PAYMENT #2	\$ _____	\$ _____
CREDIT CARD #1	\$ _____	\$ _____
CREDIT CARD #2	\$ _____	\$ _____
CREDIT CARD #3	\$ _____	\$ _____
CREDIT CARD #4	\$ _____	\$ _____
CREDIT CARD #5	\$ _____	\$ _____
STUDENT LOAN #1	\$ _____	\$ _____
STUDENT LOAN #2	\$ _____	\$ _____
STUDENT LOAN #3	\$ _____	\$ _____
STUDENT LOAN #4	\$ _____	\$ _____
OTHER	\$ _____	\$ _____
OTHER	\$ _____	\$ _____
OTHER	\$ _____	\$ _____
OTHER	\$ _____	\$ _____
OTHER	\$ _____	\$ _____

Total \$ \_\_\_\_\_

**TAKE-HOME TOTAL PAY**

\$ \_\_\_\_\_

**CATEGORY TOTALS**

\$ \_\_\_\_\_

**BALANCE**

\$ \_\_\_\_\_

**GOAL= ZERO  
BALANCE**