Spending Category	Current Spending	Goal	
Giving			
Church			
Charity			
Total Giving			**10%**
Saving			
"Life Happens" Account			
"I Quit!" Account			
Total Saving			**10%**
Housing			
Mortgage/ Rent			
Second Mortgage			
Homeowners' /Renters' Insurance			
Electricity			
Gas/Heating Oil			
Water and Sewer			
Garbage			
Home Telephone (Land line)			
Cell Phone			
Personal Digital Device (PDA)			
Cable/Satellite Television			
Internet Fees			
House Repair/Yard Work			
Storage			
Total Housing			**30-40%**
Food			
Groceries			
Breakfasts Out			
Lunches Out			
Dinners Out			
Quick Stops (Coffee, Snacks)			
Vending Machines			
Total Food			**10-15%**
Transportation			

Car Loan Payments			
Fuel and Oil			
Car Insurance			
Car Repairs			
Car Washes			
Bus/Train Fares			
License/Registration/Tax			
Tolls/Parking			
Total Transportation			**15-20%**
Clothing			
Self			
Spouse			
Children			
Laundry			
Dry Cleaning			
Alterations			
Total Clothing			**5-10%**
Debt Payments			
Credit Card Payments			
Personal Loan Payments			
Student Loan Payments			
Total Debt Payments			**5-10%**
Personal			
Health Insurance (if not deducted by employer from your take home pay)			
Medical Bills			
Dental Insurance			
Optometrist			
Medicines			
Vitamins, Supplements, Herbal Medicines			
Life Insurance			
Child Support			
Alimony			
Hair and Beauty			
Music (CDs and downloads)			
Movies and DVD Rental and Purchase)			
Video Games			
Alcoholic Beverages			

Tobacco Products			
Gifts (Birthday, Graduation, etc.)			
Education (Books, Tuition)			
Pets			
Hobbies			
Total Personal			**10-15%**

Grand Total			**100%**

Note: To calculate the percentage for a category, take your monthly expense for the category, divide it by your monthly take-home pay, and multiply that by 100. For example, if your total monthly food expense was $450 and your monthly take-home pay was $3,000, you would do this calculation:
($450 ÷ $3,000) × 100 = 15%