

Spending Category	Current Spending	
Giving		
Church		
Charity		
Total Giving		%
Saving		
"Life Happens" Account		
"I Quit!" Account		
Total Saving		%
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		%
Food		
Groceries		
Breakfasts Out		
Lunches Out		
Dinners Out		
Quick Stops (Coffee, Snacks)		
Vending Machines		
Total Food		%
Transportation		
Car Loan Payments		

Fuel and Oil		
Car Insurance		
Car Repairs		
Car Washes		
Bus/Train Fares		
License/Registration/Tax		
Tolls/Parking		
Total Transportation		%
Clothing		
Self		
Spouse		
Children		
Laundry		
Dry Cleaning		
Alterations		
Total Clothing		%
Debt Payments		
Credit Card Payments		
Personal Loan Payments		
Student Loan Payments		
Total Debt Payments		%
Personal		
Health Insurance (if not deducted 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)		
Education (Books, Tuition)		
Pets		
Hobbies		
Total Personal		%
Grand Total		%

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:

$(\$450 \div \$3,000) \times 100 = 15\%$