

WORKSHEET #4: WHAT I SPEND

What I Spend

Earnings/Income Per Month	Totals
Salary #1 (net take-home)	_____
Salary #2 (net take-home)	_____
Other (less taxes)	_____
Total Monthly Income	\$ _____

% Guide*

1. Giving	\$ _____
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Church _____
Other Contributions _____

2. Savings	15%	\$ _____
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Emergency _____
Replacement _____
Long Term _____

3. Debt	0-10%	\$ _____
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Credit Cards:
 Visa _____
 MasterCard _____
 Discover _____
 American Express _____
 Gas Cards _____
 Department Stores _____
 Education Loans _____
 Other Loans:
 Bank Loans _____
 Credit Union _____
 Family/Friends _____
 Other _____

4. Housing	25-36%	\$ _____
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Mortgage/Taxes/Rent _____
 Maintenance/Repairs _____
 Utilities:
 Electric _____
 Gas _____
 Water _____
 Trash and Recycling _____
 Telephone/Internet _____
 TV/Streaming Services _____
 Other _____

5. Auto/Transp.	15-20%	\$ _____
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Car Payments/License _____
 Gas & Bus/Train/Parking _____
 Oil/Lube/Maintenance _____

6. Insurance (Paid by you)	5%	\$ _____
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Auto _____
 Homeowners _____
 Life _____
 Medical/Dental _____
 Other _____

7. Household/Personal	15-25%	\$ _____
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Groceries _____
 Clothes/Dry Cleaning _____
 Gifts _____
 Household Items _____
 Personal:
 Tobacco & Alcohol _____
 Cosmetics _____
 Barber/Beauty _____
 Other:
 Books/Magazines/Music _____
 Allowances _____
 Personal Technology _____
 Extracurricular Activities _____
 Education _____
 Pets _____
 Miscellaneous _____

8. Entertainment	5-10%	\$ _____
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Going Out:
 Meals _____
 Movies/Events _____
 Babysitting _____
 Travel (Vacation/Trips) _____
 Other:
 Fitness/Sports _____
 Hobbies _____
 Media Subscriptions _____
 Other _____

9. Prof. Services	5-15%	\$ _____
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Child Care _____
 Medical/Dental/Prescriptions _____
 Other:
 Legal _____
 Counseling _____
 Professional Dues _____

10. Misc. Small Cash Expenditures	2-3%	\$ _____
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Total Expenses \$ _____

*This is a percent of total monthly income. These are guidelines only and may be different for individual situations. However, there should be good rationale for a significant variance.

TOTAL MONTHLY INCOME	\$ _____
LESS TOTAL EXPENSES	\$ _____
INCOME OVER/(UNDER) EXPENSES	\$ _____