

MONTHLY SPENDING

HOUSING _____
rent/mortgage _____
insurance _____
taxes _____

UTILITIES _____
electricity _____
gas/heating oil _____
water _____
phone _____
trash service _____
cable _____

FOOD: _____
groceries _____
eating out _____

HOUSEHOLD: _____
toiletries/cosmetics _____
paper/cleaning _____

TRANSPORTATION: _____
car payment (s) _____
gas _____
oil changes/repairs _____
car insurance _____
tag/taxes _____

CLOTHING _____
clothes/shoes _____
dry cleaning _____

MEDICAL _____
health insurance _____
doctors/dentist _____
medications _____

PERSONAL _____
hair care _____
child care _____
gifts _____

DEBT _____
credit cards _____
loans (other than car) _____

ENTERTAINMENT _____

Total: _____