

where our money is going monthly summary

1. Give:

Church _____
 Charities _____
 Individuals _____

Total Giving: _____

2. Save:

Retirement _____
 College Fund _____
 Emergency Fund _____
 Other _____

Total Savings: _____

3. Live:

Housing:

Mortgage / Rent _____
 Taxes / Insurance _____
 Electricity _____
 Gas / Heating Oil _____
 Water _____
 Telephone _____
 Cell Phone(s) _____
 Cleaning _____
 Cable / Satellite TV _____
 Internet _____
 Repairs / Maintenance _____
 Furniture / Decorations /
 Improvements _____
 Termite / Pest Control _____
 Other _____

Total Housing: _____

Transportation:

Public Transportation _____
 Car Payments _____
 Gasoline _____
 Parking _____
 Repairs / Maintenance _____
 Insurance _____
 Personal Property
 Taxes / Licenses _____

Total Transportation: _____

Entertainment and Recreation:

Eating Out _____

Babysitting _____
 Activities / Hobbies _____
 Trips / Vacations _____
 Music / Books / DVDs _____
 Other _____

**Total Entertainment
and Recreation:** _____

Medical and Dental:

Doctors and
 Dentists _____
 Prescriptions _____
 Co-payments _____
 Other _____

**Total Medical
and Dental:** _____

Groceries and Household:

Groceries _____
 Household Supplies _____
 Other _____

**Total Groceries and
Household:** _____

Clothing and Personal Items:

Clothes Purchases _____
 Shoes _____
 Cosmetics _____
 Laundry and
 Cleaning _____
 Hair Salon/Barber _____
 Alimon _____
 Child Support _____

**Total Clothing and
Personal Items:** _____

Insurance:

Life _____
 Health (if not withheld
 from paycheck) _____
 Disability _____
 Other _____

Total Insurance: _____

Gifts:

Friends _____
 Family _____

Total Gifts: _____

Education and Children:

Tuition / Books / Etc. _____
 College Room
 and Board _____
 Child Care _____
 Camps and
 Activities _____
 Lessons _____
 Lunches _____
 Allowances _____
 Other _____

**Total Education
and Children:** _____

Miscellaneous:

Pets _____
 Magazines /
 Newspapers _____
 Yard Care _____
 Other _____

Total

Miscellaneous: _____

**Total Living
Expenses:** _____

4. Limit Debt:

Total Credit Card
 Payments _____
 Total Loan
 Repayments _____
 Other _____

**Total Debt
Payments:** _____

Summary

**Combined
Monthly
Income** + _____
 (after taxes)

**Where Our
Money
Is Going** - _____
 (add totals 1-4)

**Monthly
Margin** = _____
or Deficit

where we would like our money to go monthly budget

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Payments:** _____

Summary

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Monthly
Income** + _____
 (after taxes)

**Where We
Would Like Our
Money to Go** - _____
 (add totals 1-4)

**Monthly
Margin
or Deficit** = _____