|  |  |
| --- | --- |
| Monthly Expenses | Current Spending ( $ ) |
|  |  |
| Housing |  |
| Rent/Mortgage |  |
| Heating |  |
| Electricity |  |
| Water |  |
| Cell phone |  |
| Internet service |  |
| Cable/satellite TV |  |
| TOTAL spent on housing |  |
|  |  |
| Transportation |  |
| Gas |  |
| Car payment |  |
| Car repairs & maintenance |  |
| License plates & registration fees |  |
| Public transit |  |
| Uber or taxis |  |
| Parking |  |
| TOTAL spent on transportation |  |
|  |  |
| Food |  |
| Groceries |  |
| School lunches |  |
| Work-related (lunches/snacks) |  |
| TOTAL spent on food |  |
|  |  |
| Insurance |  |
| Health |  |
| Car insurance |  |
| Home owner's/renter’s Insurance |  |
| TOTAL spent on insurance |  |
| Medical |  |
| Doctor bills |  |
| Dentist bills |  |
| Prescriptions |  |
| TOTAL medical expenses |  |
|  |  |
| Childcare |  |
| Childcare or babysitters |  |
| Other |  |
| TOTAL childcare expenses |  |
|  |  |
| Education |  |
| Fraternity or Sorority dues |  |
| Books, papers and supplies |  |
| Other |  |
| TOTAL spent on school |  |
|  |  |
| Gifts |  |
| Birthdays |  |
| Holidays |  |
| TOTAL spent on gifts |  |
|  |  |
| Personal |  |
| Barber or beauty shop |  |
| Toiletries (cleaning supplies, detergent, toothpaste, deodorant, etc.) |  |
| Tobacco products |  |
| Clothing |  |
| Laundry or dry cleaning |  |
| Beer, wine or liquor |  |
| TOTAL spent on personal expenses |  |
|  |  |

|  |  |  |
| --- | --- | --- |
| Entertainment | |  |
| Movies, sporting events, concerts |  | |
| Video rentals/On Demand/Redbox/NetFlix/Hulu | |  |
| Gambling, lottery tickets | |  |
| Fitness clubs | |  |
| Vacations & trips | |  |
| Hobbies or crafts | |  |
| TOTAL spent on entertainment | |  |
|  | |  |
| Miscellaneous | |  |
| Bank fees, NSF fees, money orders, Western Union, etc. | |  |
| Pet care & supplies | |  |
| Religious/charity/Go Fund Me/Facebook fundraisers | |  |
| Anything else | |  |
| TOTAL miscellaneous expenses | |  |
|  | |  |
| Debts | |  |
| Student Loan payments | |  |
| Credit card (monthly minimum) | |  |
| Credit card (monthly minimum) | |  |
| Credit card (monthly minimum) | |  |
| Medical bills | |  |
| Other | |  |
| Other | |  |
| Other | |  |
| TOTAL spent paying debts | |  |
|  | |  |
| Total Monthly Expenses | |  |
|  | |  |

|  |  |
| --- | --- |
| Income |  |
| Monthly Income from work |  |
| Monthly Income from work |  |
| ETV |  |
| Child support |  |
| SSI, Unemployment or other payments |  |
| Other |  |
| Total Income | 0 |
|  |  |
| Total Income - Monthly Expenses = | $ |

This is the amount of money you have left over at the end of the month. If this number is negative, you are spending more than you are making.