

Define your monthly budget

Monthly take-home pay \$ _____

Housing expenses:

Rent/mortgage payment \$ _____

Utilities
(*electric/gas/water/sewer*) \$ _____

Garbage \$ _____

Phone (*land-line/cellular*) \$ _____

Cable \$ _____

Internet \$ _____

Maintenance \$ _____

Property taxes
(*zero if escrowed*) \$ _____

Other \$ _____

Savings/investments \$ _____

Insurance:

Medical \$ _____

Dental \$ _____

Vision \$ _____

Disability \$ _____

Life \$ _____

Homeowner/renters \$ _____

Auto \$ _____

Food:

Groceries \$ _____

Restaurants \$ _____

Transportation cost:

Car payment(s) \$ _____

Routine maintenance/fuel \$ _____

Other:

Credit cards \$ _____

Student loans \$ _____

Personal loans \$ _____

Alimony/child support \$ _____

Clothing \$ _____

Dry cleaning/laundry \$ _____

Personal care
(*haircuts, nails, stylist, etc.*) \$ _____

Child care \$ _____

Pet care
(*grooming, vet bills, etc.*) \$ _____

Entertainment \$ _____

Club/organization memberships \$ _____

Other \$ _____

Total expenses \$ _____

**Subtract total monthly expenses
from monthly take home pay =** \$ _____

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