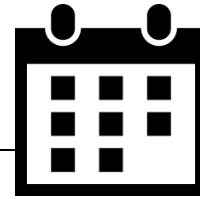












Monthly Spending



Use Average Monthly numbers

	What I spend <u>now</u> per MONTH	What I <u>really</u> need per MONTH (removing or cutting back to <i>less</i> than what I spend now)
 Rent or Mortgage	\$	\$
<ul style="list-style-type: none"> ▪ Utilities - gas, electric, water, garbage 	\$	\$
<ul style="list-style-type: none"> ▪ Insurance - Homeowner's or renter's 	\$	\$
<ul style="list-style-type: none"> ▪ Other home costs (repairs, upgrades, etc) 	\$	\$
 Groceries	\$	\$
<ul style="list-style-type: none"> ▪ Household supplies (like cleaners) 	\$	\$
 Cell phone or landline	\$	\$
 Clothes & Shoes	\$	\$
 Car payment	\$	\$
<ul style="list-style-type: none"> ▪ Gas 	\$	\$
<ul style="list-style-type: none"> ▪ Insurance 	\$	\$
<ul style="list-style-type: none"> ▪ Maintenance (Oil changes, tires, tune-ups) 	\$	\$
 Cable	\$	\$
<ul style="list-style-type: none"> ▪ Internet 	\$	\$

▪ Streaming services	\$	\$
 Child care	\$	\$
 Insurance - Health	\$	\$
▪ Co-pays, deductibles, prescriptions	\$	\$
 Life insurance	\$	\$
 Entertainment		
▪ Eating out	\$	\$
▪ Movies	\$	\$
▪ Kids' extracurricular activities	\$	\$
▪ Gifts	\$	\$
▪ Other:	\$	\$
Other		
▪ Savings	\$	\$
▪ Credit cards	\$	\$
▪ Other loans or debt	\$	\$
▪	\$	\$
▪	\$	\$
▪	\$	\$
▪	\$	\$
TOTAL COSTS	\$	\$