## **WORKSHEET #4: WHAT I SPEND**

## What I Spend

What i spend								
Earnings/Income Per Month Totals				6.	Insurance (Paid by you)	5%	\$	
Salary #1 (net take-home)          Salary #2 (net take-home)          Other (less taxes)          Total Monthly Income       \$         % Guide*			·		Auto Homeowners Life Medical/Dental Other			
1.	Giving		\$	7.	Household/Personal	15-25%	\$	
	Church Other Contributions	5			Groceries Clothes/Dry Cleaning Gifts	9		
2.	Savings  Emergency Replacement	15%	\$		Household Items Personal: Tobacco & Alcohol			
	Long Term  Debt 0-10%		\$		Cosmetics Barber/Beauty Other:			
3.	Credit Cards: Visa MasterCard Discover American Express Gas Cards Department Stores		<b>*</b>		Books/Magazines, Allowances Personal Technolo Extracurricular Act Education Pets Miscellaneous	gy		
	Education Loans Other Loans: Bank Loans Credit Union Family/Friends Other			8.	Going Out: Meals Movies/Events Babysitting	5-10%	\$	
4.	Housing 25-36%		\$		Travel (Vacation/Trip Other:	5)		
	Mortgage/Taxes/Rei Maintenance/Repail Utilities: Electric				Fitness/Sports Hobbies Media Subscriptio Other	ns		
	Gas Water			9.	Prof. Services	5-15%	\$	
	Trash and Recycling Telephone/Internet TV/Streaming Services Other				Child Care Medical/Dental/Presc Other: Legal	riptions		
5.	Auto/Transp.	15-20%	\$		Counseling Professional Dues			
	Car Payments/Licen Gas & Bus/Train/Parl Oil/Lube/Maintenar	king		10.		2-3%	\$	
			ome. These are guidelines dual situations. However,	Total	l Expenses		\$	
there should be good rationale for a significant variance.					TOTAL MONTHLY INCOME \$  LESS TOTAL EXPENSES \$			