Average Monthly Spending

For the month of _____

		Monthly Spending
Child care	Daycare/babysitting	
	Child support/alimony	
Entertainment	Books/magazines/CD's/DVD's	
	Dining out	
	Movies/concerts/theater	
	Sports/hobbies/clubs	
	Vacation travel	
	Other	
Food	Groceries/household items	
	At work/school	
Housing	Rent	
	Real Estate Taxes	
	Homeowner's/renter's insurance	
	Condo feet/HOA dues	
	Household items	
	Home maintenance	
	Alarm service	
	Lawn/garden/pool	
	Gas/electric	
	Water/sewer/garbage	
	Internet	
	cable/satellite/Netflix/Amazon/Hulu	
	Cell phone/landline	
	Other	
	Other	
Income Taxes	Federal/State tax repayment	
	Estimated tax payments (self-employed)	
Insurance	Health/dental/vision	
	Life/disability	
Monthly Loan Payments	Mortgage Payment	
	2nd Mortgage/Home Equity	
	Student Loan	
	Auto Loan Payment #1	
	Auto Loan Payment #2	
	Credit Card #1	
	Credit Card #2	
	Other	
	Other	
	Other	
	Doctor/chiropractor	
	Optometrist/lenses	

Medical care	Dentist/orthodontist	
	Prescriptions	
	Other	
Miscellaneous	Banking fees/postage	
	Charity/religious contributions	
	Cigarettes/alcohol	
	Gifts/holiday/birthday	
	Gym membership	
	Pet care	
	Storage fees	
	Union dues	
	Other	
	Other	
Personal	Beauty/barber	
	Clothing/jewelry	
	Cosmetics/manicure	
	Laundry/dry cleaning	
	Other	
Savings	Emergency Fund	
	Savings Account	
	Goals	
	Other	
School	Tuition/lessons	
Transportation	Auto insurance	
	Auto registration (tags)	
	Gasoline/oil	
	Maintenance/repairs	
	Public transportation/tolls/parking	
	Other	
	Other	
	CURRENT SPENDING TOTAL	$ -

Monthly Income	Monthly Take Home Pay	
	Partner's Monthly Take Home Pay	
	Social Security	
	Retirement Income	
	Other Income	
	Other Income	
	(Include second job, child support, alimony, unemployment)	
	TOTAL MONTHLY INCOME	$ -

Total Monthly Income (from above)	$ -
minus Total Current Spending (from above)	$ -
Bottom Line (how much $ over or under monthly income)	$ -