

MONTHLY EXPENSES

HOUSING (35% MAX)

Rent/Mortgage..... \$ _____
Homeowner's/Renter's Insurance..... \$ _____
Home Maintenance/Household Items \$ _____
Utilities (Gas/Electric/Water/Sewer/Garbage)..... \$ _____ (\$50-120 total)
Total..... \$ _____

TRANSPORTATION (15% MAX)

Car Payment..... \$ _____ (\$100 per \$5,000 loan amount)
Auto Insurance..... \$ _____ (\$50-140)
Gasoline/Oil..... \$ _____ (weekly exp. x 4 + 10)
Maintenance/Repairs..... \$ _____ (\$33 = \$200 every 6 months)
Public Transportation/Tolls/Parking..... \$ _____
Total..... \$ _____

PERSONAL

Cosmetics/Beauty/Barber..... \$ _____
Clothing/Jewelry..... \$ _____
Groceries \$ _____
Dining Out..... \$ _____ (3 meals per day = 90 per month)
Health Insurance (if you have to pay)..... \$ _____
Medical Expenses..... \$ _____
Child Care..... \$ _____
Pet Care..... \$ _____
Contributions to Church/Charity..... \$ _____
Total..... \$ _____

ENTERTAINMENT

Phone..... \$ _____
Cable/Satellite/Internet..... \$ _____ (\$100-140)
Movies/Concerts/Books/Magazines/Music..... \$ _____
Cigarettes/Alcohol..... \$ _____
Sports/Hobbies..... \$ _____
Vacation/Travel..... \$ _____
Total..... \$ _____

DEBT (15% MAX)

Credit Card Debt..... \$ _____
Student Loans..... \$ _____
Other Debt/Loans..... \$ _____
Total..... \$ _____

SAVINGS (10% MIN) & OTHER

Savings..... \$ _____ (\$100 minimum)
Other..... \$ _____
Total..... \$ _____

TOTAL..... \$ _____

SALARY* before tax/deductions must be at least (divide "total" by 0.75 times 12). \$ _____

*This figure does not include other sources of income. The equation accounts for 25% tax/benefits/retirement withholdings.