



## Monthly Income & Spending Estimates

Fill in monthly amounts for income and expenses - list all deposits and payments you make in a month. If you do not know the exact amount, put in a number that you think is close. Also, if you have an expense not listed just add it in at the bottom or mark through an unused item. This is a starting point and does not have to be perfect.

	Total for Month	1st - 15th of Month		16th -31st of Month		Notes & Reminders
		Date	Amount	Date	Amount	
<b>Income</b>						
Income:						
Income:						
Income:						
<b>Charitable (10% - 15%)</b>						
Charitable Gifts						
<b>Saving (5% - 10%)</b>						
Emergency Fund						
Retirement Fund						
College Fund						
<b>Housing (25% - 35%)</b>						
Mortgage/Rent						
Housing Insurance						
Property Taxes						
HOA Dues						
Storage						
Misc. Repair						
Other						
<b>Utilities (5% - 10%)</b>						
Electric						
Water						
Gas						
Home Phone						
Cell Phone						
Trash						
Cable						
Internet						
<b>Food (5% - 15%)</b>						
Grocery						
Restaurants						



Dare to be Different...  
 Dare to be DEBT FREE...  
 Dare to Build Wealth & Give...

	Total for Month	1st - 15th of Month		16th -31st of Month		Notes & Reminders
		Date	Amount	Date	Amount	
<b>Transportation (10% - 15%)</b>						
Car Payment						
Car Payment						
Gas & Oil						
Repairs & Tires						
Car Insurance						
License & Taxes						
Car Replacement						
<b>Clothing (2% - 7%)</b>						
Children						
Adults						
Cleaning /Laundry						
<b>Medical / Health (5% - 10%)</b>						
Disability Ins						
Health Ins						
Doctor						
Dentist						
Optometrist						
Drugs						
<b>Personal (5% - 10%)</b>						
Life Ins						
Child Care						
Baby Sitter						
Household						
Cosmetics						
Hair Care						
Education / Adult						
School Tuition						
School Supplies						
School Activities						
School Lunches						
Tutoring						
Child Support						
Child Commissions						
Alimony						
Subscriptions						
Organization Dues						
Bank/Postage/etc.						
Pet Care						
Gifts (inc Christmas)						
Miscellaneous						
BLOW \$\$						



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	Total for Month	1st - 15th of Month		16th -31st of Month		Notes & Reminders
		Date	Amount	Date	Amount	
<b>Recreation (5% - 10%)</b>						
Entertainment						
Vacation						
<b>Debts (Hopefully -0%-)</b>						
Visa 1						
Visa 2						
MasterCard 1						
MasterCard 2						
American Express						
Discover Card						
Gas Card 1						
Gas Card 2						
Dept Store Card 1						
Dept Store Card 2						
Finance Co 1						
Finance Co 2						
Credit Line						
Student Loan 1						
Student Loan 2						
Furniture						
Other						
Other						
Other						
Other						
<b>Totals</b>						
Total Income						
Charitable						
Saving						
Housing						
Utilities						
Food						
Transportation						
Clothing						
Medical / Health						
Personal						
Recreation						
Debts						
Total Spending						
Difference						