Monthly Expense Budget	Current Amount	Recommended Amount
Rent/Mortgage Payment		
2 <sup>nd</sup> Mortgage/Equity Line	+	
Payment		
Car Payment #1		
Car Payment #2		
Tuition/Student Loan		
Association/Condo Dues	<del> </del>	
Electricity (monthly average)		
Gas/Heat (monthly average)	<del> </del>	
Water/Sewer	+	
Garbage Service		
Telephone/Cell Phone	+	
Cable TV/Satellite		
Internet		
Food Cost/Groceries	<del> </del>	
Dinners Out/Fast Food		
School Lunches (monthly ave.)	-	
Auto Insurance (monthly ave.)		
Medical Insurance		
Alimony/Child Support Payment		
Retirement Savings		
Real Estate Taxes (monthly ave.)		
Homeowner's/Rental Insurance		
Property Tax (auto license ave.)		
Car Repair/Maintenance (ave.)		
Home Repair/Maintenance		
(average)		
Doctor/Dental/Orthodontist		
Medication/Prescriptions		
Pet Expenses		
Gifts		
Vacations/Trips		
High School/College Tuition		
Hobbies		
Church/Charity		
Gasoline		
Road & Bridge Toll		
Laundry/Dry Cleaning		
Home Cleaning Supplies		
Children's Allowance		
Personal Grooming	1	
Toiletries/Cosmetics		
Clothing/Uniforms		
Recreation/Entertainment	<del> </del>	
Videos/CD's/Games		
Professional Membership		
Child Care/Babysitting	-	
Miscellaneous Expenses		
On-line Computer Service		
Savings		
Non-food Items/Toiletries		
Books/Magazines/Movies		
Postage		
Other		
Totals	Current Amount Total =	Rcm'd Amount Total =