

Transportation:

Car payments	_____	_____	_____
Gasoline/oil	_____	_____	_____
Auto repairs/maintenance/fees	_____	_____	_____
Auto insurance	_____	_____	_____
Public transportation/cabs	_____	_____	_____

Debt payments:

Credit cards	_____	_____	_____
Student loans	_____	_____	_____
Other loans	_____	_____	_____

Entertainment/Recreation:

Cable TV/videos/movies	_____	_____	_____
Internet/computer expense	_____	_____	_____
Hobbies	_____	_____	_____
Magazine subscriptions	_____	_____	_____
Club dues	_____	_____	_____
Vacations	_____	_____	_____

Pets:

Food	_____	_____	_____
Grooming/boarding	_____	_____	_____
Vet	_____	_____	_____

Clothing:

Work clothes	_____	_____	_____
Casual clothes	_____	_____	_____
Shoes	_____	_____	_____

Investments and Savings:

401(k) or IRA	_____	_____	_____
Stocks, bonds, mutual funds	_____	_____	_____
College fund	_____	_____	_____
Savings	_____	_____	_____
Emergency fund	_____	_____	_____

Miscellaneous:

Toiletries, household products	_____	_____	_____
Gifts/donations	_____	_____	_____
Hair, makeup, etc.	_____	_____	_____
Miscellaneous expenses	_____	_____	_____
Total Investments And Expenses	_____	_____	_____

Surplus Minus Shortage

(Total spendable income minus expenses and investments)

_____	_____	_____
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