

| Monthly Budget     |   |        |         |        |
|--------------------|---|--------|---------|--------|
|                    | Real expenses                                 | Weekly | Monthly | Annual |
| Pay yourself first | Emergency fund (3 months rent the goal)       |        |         |        |
|                    | Other savings (car, computer, vacation, etc.) |        |         |        |
|                    | IRA or Roth IRA account                       |        |         |        |
|                    | 401(k) account                                |        |         |        |
| Rent or mortgage   | Monthly payment                               |        |         |        |
|                    | Condo/neighborhood fees                       |        |         |        |
| Food               | Eating at restaurants with friends            |        |         |        |
|                    | Lunch at work                                 |        |         |        |
|                    | Sodas, snacks at work/school                  |        |         |        |
|                    | Stops at convenience store                    |        |         |        |
|                    | Fast food                                     |        |         |        |
|                    | Groceries                                     |        |         |        |
|                    | Other   |        |         |        |
| Coffee, etc.       | Gourmet coffee, lattes, double mochas, etc.   |        |         |        |
|                    | Cigarettes, cigars                            |        |         |        |
|                    | olgarottoo, olgaro                            |        |         |        |
| Transportation     | Car payments                                  |        |         |        |
|                    | Car maintenance (oil changes, tires, etc.)    |        |         |        |
|                    | Gas   |        |         |        |
|                    | Car washes                                    |        |         |        |
|                    | Parking                                       |        |         |        |
|                    | Taxis   |        |         |        |
|                    | Public transportation                         |        |         |        |
|                    | Fubile transportation                         |        |         |        |
| Going out          | Going to the movies (include food, parking)   |        |         |        |
|                    | Going to clubs                                |        |         |        |
|                    | Going to concerts                             |        |         |        |
|                    | Going to concerts  Going to sports events     |        |         |        |
|                    | Going to/having parties                       |        |         |        |
|                    | Other entertainment                           |        |         |        |
|                    | Other entertainment                           |        |         |        |
| Alcohol            | Alcohol for your house                        |        |         |        |
|                    | Going to bars                                 |        |         |        |
|                    | Going to bars                                 |        |         |        |
| Music/movies/games | Downloading music                             |        |         |        |
| wusic/movies/games | Downloading music  Downloading movies         |        |         |        |
|                    | Downloading movies  Dowloading games          |        |         |        |
|                    |   |        |         |        |
|                    | Renting/buying movies Renting/buying games    |        |         |        |
|                    | Late fees for rentals                         |        |         |        |
|                    | Cable on-demand movies                        |        |         |        |
|                    |   |        |         |        |
|                    | Satellite radio fees                          |        |         |        |
|                    | Other   |        |         |        |
| N - 11-1           | D   |        |         |        |
| Clothing           | Planned shopping for work/school              |        |         |        |
|                    | "Impulse" shopping                            |        |         |        |
|                    | Shoes   |        |         |        |
|                    | Other   |        |         |        |