

### SECTION 1 - SUMMARY

ESTIMATED INCOME	
ESTIMATED EXPENSES	
PROJECTED BALANCE	

### SECTION 2 - INCOME

AFTER TAX INCOME	ESTIMATED
Employment - Self	
Employment - Spouse	
Social Security	
State Assistance	
Child Support/Alimony	
Other	
Other	

#### INSTRUCTIONS:

Section 1: Enter information into the following sections. Total sections and subsections in the cells with a pink, double box. Add the subtotal of your income at the top, next to, "Estimated Income." Add the subtotals of your expenses at the top, next to, "Estimated Expenses."

Section 2: Enter your after tax ("take home") income information in Column C.

Section 3: Enter your estimated expenses in Column C.

For additional resources, see [www.MoneyFit.org](http://www.MoneyFit.org) or call (800) 432-0310

### SECTION 3 - EXPENSES

EXPENSES	ESTIMATED	Ranges			Ranges
<b>SAVINGS &amp; INVESTMENTS</b>		10-15%	<b>INSURANCE</b>		5-8%
Emergency Savings			Automobile		
IRA			Life		
401k			Health: Medical, Dental, Vision...		
Other			Home		
Other			Other		
<b>HOUSING</b>		25-30%	Other		
Mortgage/Rent/Taxes			<b>CHILDCARE</b>		0-15%
Homeowner Association Dues			Child Support Payment		
Maintenance/Furnishings			Day Care		
Other			Babysitting		
Other			School Activities		
<b>UTILITIES</b>		9-11%	Allowance		
Electric			Other		
Gas			Other		
Phone/Cell Phone			<b>ENTERTAINMENT</b>		1-2%
Water/Sewer/Trash			Club Dues		
Satellite/Cable			Dining Out		
Internet			Hobbies		
Other			Travel		
Other			Movies/Theatre/Videos		
<b>FOOD</b>		5-10%	Subscription Service		
Groceries			Other		
Other			Other		
Other			<b>GIVING</b>		3-13%
<b>TRANSPORTATION</b>		8-18%	Donations		
Monthly Payment			Gifts & Presents		
Gasoline/Fuel			Tithing		
Maintenance			Other		
Parking			Other		
Public Transportation/Taxi			<b>MONTHLY DEBT RE PAYMENT</b>		0-10%
Other			Credit Card #1		
Other			Credit Card #2		
<b>HEALTHCARE</b>		1-3%	Student Loan		
Doctor visits			Personal Loan		
Prescriptions			Other		
Other			Other		
Other			<b>MISCELLANEOUS</b>		4-7%
			Clothing - Necessary		
			Clothing - Fashion		
			Postage		
			Cosmetics/Grooming		
			Tobacco Products		
			Coffee House Coffee		
			Pet Food/Toys/Veterinarian		
			Other		
			Other		
			Other		