



Budget.

Net income (take-home pay) for one month:	\$	
Food and non-food groceries:		\$
Transportation expenses (car loans, bus pass, insurance, gas, maintenance):		\$
Utilities (electric, gas, waste, etc):		\$
Rent or mortgage payment (plus insurance, maintenance, and HOA fees):		\$
Total monthly loan payments (exclude mortgage; include credit cards) ex: student loans, revolving credit:		\$
Insurance (other than car or rent/home):		\$
Internet, cable, cell phone, and land line:		\$
Daycare or other major monthly expenses:		\$
Alimony/child support expenses:		\$
Discretionary spending (entertainment, clothes, etc):		\$
Net income:	\$	\$
Minus expenses:	\$	
Total (+ or -):	\$	