

HOUSING	BUDGETING EXPENSE	ACTUAL EXPENSE
RENT or MORTGAGE		
TAXES & INSURANCE		
REPAIRS & MAINTENANCE		
OTHER		
<i>TOTAL HOUSING</i>		
UTILITIES		
ELECTRICITY		
GAS & HEATING		
PHONES (LANDLINE & CELLS)		
WATER, SEWER & TRASH		
INTERNET		
CABLE, SATELLITE or STREAMING		
OTHER		
<i>TOTAL UTILITIES</i>		
DEBT		
CREDIT CARD #1		
CREDIT CARD #2		
CREDIT CARD #3		
CREDIT CARD #4		
STUDENT LOANS		
<i>TOTAL DEBT</i>		
TRANSPORTATION		
AUTO LOAN #1		
AUTO LOAN #2		
AUTO INSURANCE		
AUTO REPAIRS & MAINTENANCE		
GAS		
<i>TOTAL TRANSPORTATION</i>		
INSURANCE & RETIREMENT		
HEALTH & DENTAL INSURANCE		
LIFE INSURANCE		
DISABILITY INSURANCE		
RETIREMENT or PENSION		
<i>TOTAL INSURANCE & RETIREMENT</i>		
MISC.		
FOOD		
CHILDCARE		
TOILETRIES & HOME SUPPLIES		
DONATIONS or TITHES		
CLOTHING, HAIRCUTS, ETC		
ENTERTAINMENT		
SAVINGS		
<i>TOTAL MISC.</i>		
TOTAL INCOME		
TOTAL EXPENSES		
DIFFERENCE		