| Home | What You Spend | Ideal (yet realistic) Spend |
| :---: | :---: | :---: |
| Rent/Mortgage |  |  |
| Renter's or Homeowner's Insurance |  |  |
| Utilities (electric, gas, t.v., internet, water, trash, etc.) |  |  |
| Maintenance on Home |  |  |
| Monthly Household Supplies for Upkeep (cleaning, etc.) |  |  |
|  |  |  |
| Car |  |  |
| Car Payment |  |  |
| Car Insurance |  |  |
| Gas |  |  |
| Parking Costs/Tolls |  |  |
| Repairs/Washes |  |  |
|  |  |  |
| Debt |  |  |
| Student Loans |  |  |
| Medical Bills |  |  |
| Credit Card Debt |  |  |
| Back Taxes |  |  |
| Other Debts |  |  |
|  |  |  |
| Savings |  |  |
| Retirement |  |  |
| Savings (untouchable...cash-ready...emergency) |  |  |
| Savings/investing (touchable/playable) |  |  |
|  |  |  |
| Consumption |  |  |
| Food - in home |  |  |
| Food - out of home |  |  |
| Drinks (alcohol, etc.) |  |  |
| Vitamins/Supplements |  |  |
|  |  |  |
| Self-Care |  |  |
| Personal Grooming (hair, nails, tanning etc.) |  |  |
| Toiletries |  |  |
| Gym Membership/personal trainer |  |  |
| Yoga/Sporting/ Athletic |  |  |
| Coaching/Therapy/Mentoring |  |  |
| Videos or Books |  |  |
| Health Insurance |  |  |
| Massage/Chiropractic Care/Homeopathy |  |  |
|  |  |  |


| Other |  |  |
| :--- | :--- | :--- |
| Phone |  |  |
| Gifts/Charity |  |  |
| Pet Costs |  |  |
| Clothing |  |  |
| Childcare |  |  |
| Educational |  |  |
| Business Start-Up |  |  |
| Spousal/Child Support or Alimony |  |  |
| Travel |  |  |
|  |  |  |
|  |  |  |
| Nights out and about |  |  |
| Hobbies (boating, golf, etc.) |  |  |
| Subscriptions/Memberships |  |  |
| Anything else you buy! |  |  |
|  |  |  |
|  |  |  |

