| MONTHLY |  |
| :---: | :---: |
| Mortgage or rent | Other utilities |
| Car loan \#1 | Gasoline |
| Car loan \#2 | Groceries |
| Personal loans | (\$50 per person per week) |
| Other loans | Eating-out |
|  | Gifts |
| CHARGE ACCOUNTS: | Dry cleaning |
| MasterCard | Health club |
| Visa | Hobbies |
| Discover | Vacation/travel |
| American Expresss | Clothes |
| Other credit cards: | Entertainment |
| \#1 | Personal care |
| \#2 | Pet care |
| \#3 | Charity |
| \#4 | Medical |
| \#5 | Savings/ investments |
| MONTHLY EXPENSES: | (10 percent of your income is the goal) |
| Insurance | Church/charity |
| Electricity | (10 percent of your income is again the goal) |
| Gas | Alimony/child |
| Water and trash | support |
| Telephone | Any other debts |
| Cell phone | or expenses: |
| Cable television | TOTAL DEBTS |
| Internet | AND EXPENSES |

