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 (10 percent of your income is
Electricity	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

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