**MONTHLY EXPENSES**

**HOUSING (35% MAX)**
- Rent/Mortgage: $____________
- Homeowner’s/Renter’s Insurance: $____________
- Home Maintenance/Household Items: $____________
- Utilities (Gas/Electric/Water/Sewer/Garbage): $____________ ($50-120 total)

**TRANSPORTATION (15% MAX)**
- Car Payment: $____________ ($100 per $5,000 loan amount)
- Auto Insurance: $____________ ($50-140)
- Gasoline/Oil: $____________ (weekly exp. x 4 + 10)
- Maintenance/Repairs: $____________ ($33 = $200 every 6 months)
- Public Transportation/Tolls/Parking: $____________

**PERSONAL**
- Cosmetics/Beauty/Barber: $____________
- Clothing/Jewelry: $____________
- Groceries: $____________
- Dining Out: $____________ (3 meals per day = 90 per month)
- Health Insurance (if you have to pay): $____________
- Medical Expenses: $____________
- Child Care: $____________
- Pet Care: $____________
- Contributions to Church/Charity: $____________

**ENTERTAINMENT**
- Phone: $____________
- Cable/Satellite/Internet: $____________ ($100-140)
- Movies/Concerts/Books/Magazines/Music: $____________
- Cigarettes/Alcohol: $____________
- Sports/Hobbies: $____________
- Vacation/Travel: $____________

**DEBT (15% MAX)**
- Credit Card Debt: $____________
- Student Loans: $____________
- Other Debt/Loans: $____________

**SAVINGS (10% MIN) & OTHER**
- Savings: $____________ ($100 minimum)
- Other: $____________

**TOTAL**

$____________

**SALARY** before tax/deductions must be at least (divide “total” by 0.75 times 12). $____________

*This figure does not include other sources of income. The equation accounts for 25% tax/benefits/retirement withholdings.*