

SPENDING

BLANK

TOTAL INCOME: _____
(from job, parents, financial aid, misc.)

MINUS:
Giving/Tithe _____
Taxes _____

SPENDABLE INCOME: _____

SAVING:
Emergency Fund _____
Future Purchases Fund _____

HOUSING/UTILITIES:
Rent _____
Insurance _____
Repairs/Cleaning Supplies _____
PG&E _____
Cable TV _____
Internet _____
Water/Trash _____

FOOD:
Groceries _____
Eating Out _____

TRANSPORTATION:
Car Payment _____
Gas and Oil _____
Car Insurance _____
License/Registration _____
Maintenance/Repairs _____
Car Replacement Fund _____

CLOTHES:
New Clothes _____
Laundry _____

ENTERTAINMENT/RECREATION:
Entertainment _____
Vacation/Trips _____

MEDICAL:
Health Insurance _____
Doctor _____
Dentist _____
Prescriptions _____
Other _____

DEBTS:
Credit Cards _____
Student Loans _____
Other _____

MISCELLANEOUS:
Toiletries _____
Cosmetics _____
Hair Care _____
Gifts _____
Pets _____
Miscellaneous _____

SCHOOL:
Tuition _____
Books _____
Supplies _____
Parking/Other Fees _____

TOTAL: _____
- SPENDABLE INCOME _____
= _____