



MONTHLY EXPENSES*

Goal 50%	Rent/Mortgage	\$
	Utilities (Phone, gas & electric, etc.)	\$
	Car Payment	\$
	Child Care/Child Support	\$
Goal 30%	Food (Groceries)	\$
	Healthcare	\$
	Transportation (gas, maintenance, tolls)	\$
	Clothing, church, holidays, birthdays	\$
	Entertainment (movies, vacation, videos, cable, etc.)	\$
	Other Expenses	\$
Goal 20%	Debt Payments (auto, credit cards, store cards, etc.)	\$
	Savings Goal (rainy day, retirement)	\$
TOTAL		\$

*Percentages represent net/take-home income. The percentages below are the goals to reach for monthly expenses. Input your numbers to see your totals for the month.

50% *Fixed* — Net/Take-Home Income for housing, auto loan, utilities (water/electricity/natural gas), and child care.

30% *Flexible* — Net/Take-Home Income for food, flexible transportation costs (gas, maintenance, toll roads), clothing, entertainment, gifts, contributions and healthcare/Rx medication.

20% *Debts/Savings* — Net/Take-Home Income for repaying outstanding debts, savings toward goals (education, retirement, homeownership) and emergency savings fund.