|  |  |
| --- | --- |
| **Expenses** | **Income** |
| **Monthly Bills** | rent |  | **Wages** |  |
|  | utilities (water, gas, electricity, etc.) |  | **Savings** |  |
|  | communications (telephone, Internet, cable TV, etc.) |  | **Scholarships** |  |
|  | other |  | **Loans** |  |
| **Daily Living** | groceries |  | **Other** |  |
|  | toiletries |  | **Total** |  |
|  | other |  |  |  |
| **Transportation** | car loan |  | **Note:** Not all items on this list will be applicable to everyone. |
|  | gas/fuel |  |
|  | insurance |  |
|  | repairs |  |
|  | public transportation |  |
| **Medical** | dentist |  |
|  | prescriptions |  |
|  | glasses |  |
|  | other |  |
| **Entertainment** | books/magazines |  |
|  | videos/music |  |
|  | movies/plays |  |
|  | restaurants |  |
|  | concerts/clubs |  |
|  | other |  |
| **Recreation** | gym fees |  |
|  | sports equipment |  |
|  | team dues |  |
|  | other |  |
| **Personal** | clothing |  |
|  | gifts |  |
|  | salon/barber |  |
|  | other |  |
| **Financial Obligations** | loans |  |
|  | credit cards |  |
|  | income tax |  |
|  | other |  |
| **Total** |  |  |

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Total income Total expenses