|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Budgeted item | Sub total | total | Actually spent | % of take home pay |
| **Charitable gifts** |  |  |  |  |
| **Saving** |  |  |  |  |
| Emergency fund |  |  |  |  |
| Retirement fund |  |  |  |  |
| College fund |  |  |  |  |
| **Housing** |  |  |  |  |
| First mortgage |  |  |  |  |
| Second mortgage |  |  |  |  |
| Real estate taxes |  |  |  |  |
| Homeowners ins. |  |  |  |  |
| Repair or mn. Fee |  |  |  |  |
| Replace furniture |  |  |  |  |
| Other |  |  |  |  |
| **Utilities** |  |  |  |  |
| Electricity |  |  |  |  |
| Water |  |  |  |  |
| Gas |  |  |  |  |
| Phone |  |  |  |  |
| Trash |  |  |  |  |
| Cable |  |  |  |  |
| **Food** |  |  |  |  |
| Groceries |  |  |  |  |
| Restaurants  |  |  |  |  |
| **Transportation** |  |  |  |  |
| Car payment |  |  |  |  |
| Car payment |  |  |  |  |
| Gas and oil |  |  |  |  |
| Repair & tires |  |  |  |  |
| Car insurance |  |  |  |  |
| License and taxes |  |  |  |  |
| Car replacement |  |  |  |  |