



WHAT I SPEND

(Personal Spending Record)



www.whchurch.org/economics
March 6 - March 21, 2010

Please fill in the amounts using the following records: paycheck stubs, bills, past tax statements, etc. If you are self employed use last years taxes to determine monthly amount by taking net income (take home pay) divided by 12. You may need to estimate averages for some categories, but determine to get an accurate amount by keeping records for a month or two and then make changes. USE PENCIL!

EARNINGS/INCOME PER MONTH		TOTALS	7. HOUSEHOLD/PERSONAL		15-25%	\$ _____
Salary #1 (net take-home)	_____		GROCERIES	_____		
Salary #2 (net take-home)	_____		CLOTHES/DRY CLEANING	_____		
Other (less taxes)	_____		GIFTS:			
TOTAL MONTHLY INCOME		\$ _____	Christmas	_____		
	% Guide		Birthdays	_____		
1. GIVING		\$ _____	Weddings/Graduations	_____		
Church	_____		HOUSEHOLD ITEMS	_____		
OTHER CONTRIBUTIONS	_____		PERSONAL:			
			Liquor/Tobacco	_____		
2. SAVING	5-10%	\$ _____	Toiletries/Cosmetics	_____		
EMERGENCY	_____		Barber/Beauty Services	_____		
REPLACEMENT	_____		OTHER:			
LONG TERM	_____		Books/Magazines	_____		
3. DEBT	0-10%	\$ _____	Allowances	_____		
CREDIT CARDS:			Music Lessons	_____		
VISA	_____		Personal Technology	_____		
Master Card	_____		Education	_____		
Discover	_____		Miscellaneous	_____		
American Express	_____		8. ENTERTAINMENT	5-10%	\$ _____	
Gas Cards	_____		GOING OUT:			
Department Stores	_____		Meals	_____		
EDUCATION LOANS	_____		Movies/Events	_____		
OTHER LOANS:			Babysitting	_____		
Bank Loans	_____		TRAVEL (VACATION/TRIPS)	_____		
Credit Cards	_____		OTHER:			
Family/Friends	_____		Fitness/Sports	_____		
Other	_____		Hobbies	_____		
4. HOUSING	25-38%	\$ _____	Media Rental	_____		
MORTGAGE/TAXES/RENT	_____		Other	_____		
MAINTENANCE/REPAIRS	_____		9. PROFESSIONAL SERVICES	5-15%	\$ _____	
UTILITIES:			CHILD CARE	_____		
Electric	_____		MEDICAL/DENTAL/PRESCR.	_____		
Gas	_____		OTHER:			
Water	_____		Legal	_____		
Trash	_____		Counseling	_____		
Telephone	_____		Professional Dues	_____		
Cable/ Internet	_____		10. MISC. SMALL CASH EXP.	2-3%	\$ _____	
Other	_____		LATTES/COFFEE	_____		
5. AUTO/TRANSPORTATION	12-15%	\$ _____	MAGAZINES	_____		
CAR PAYMENTS/LICENSE	_____		OTHER	_____		
GAS	_____		TOTAL EXPENSES		\$ _____	
BUS/TRAIN/PARKING	_____					
OIL/LUBE/MAINTENANCE	_____		TOTAL MONTHLY INCOME		\$ _____	
6. INSURANCE (paid by you)	5%	\$ _____	LESS TOTAL EXPENSES		\$ _____	
AUTO	_____		INCOME OVER / (UNDER)		\$ _____	
HOMEOWNERS	_____					
LIFE	_____					
MEDICAL/DENTAL	_____					
Other	_____					