

**Monthly Income**

Wages (after taxes)

Other sources of income

**Needs**

House Payment/ Rent

Insurance

Car /Truck Payment

Auto Insurance

Electric/Gas/Water Bills

Food & Cleaning Needs

Gas allotment Cars

Internet Bill

Other loan

Personal Obligations

**Total Cost of Necessities**

**Wants**

Clothes/ Hair

Entertainment

Special needs

Gym/Club

Home Decore

Total Cost of Wants

**Savings or Debt Repayment**

Emergency fund

Savings Account

Investments

Total S or DR