

Best Reward

FEDERAL CREDIT UNION

MONTHLY EXPENSES			
ITEM	AMOUNT	ITEM	AMOUNT
Savings		Health Care	
• Savings		• Physicians and Dentist	
• Investment		• Medical Supplies/Prescriptions	
• Retirement		Personal	
Housing		• Hair/Nails	
• Rent/Mortgage		• Toiletries	
• Property Taxes (if not in mortgage)		• Other	
• Electricity		Entertainment	
• Gas/Heating Oil		• Cable	
• Water & Sewer		• Videos/Movies/Plays/Concerts	
• Telephone/Cell Phone/On-line Services		• Travel/Vacation	
• Garbage/Pest Control		• Sports and Hobbies	
• Housekeeping Services		• Newspapers/Books/Magazines	
• Maintenance		• Dining Out/Beverages	
Food		Gifts & Contributions	
• Groceries		• Religious/Charities	
• Lunches		• Birthdays/Holidays	
• Snacks/Beverages		• Other	
• School Lunches		Family	
Transportation		• Child Support/Alimony	
• Gasoline		• Day Care	
• Repairs, Tires, Lube		• Allowance	
• Bus/Metro/Parking/Tolls/Carpool		• Music/Dance Lessons/Sports	
• License Tags/Taxes		Credit Obligations	
Insurance		• 2nd Mortgage/Home Equity Loans	
• Automobile		• Automobile Credit/Lease	
• Homeowner's/Renter's		• Student Loan	
• Medical		• Other Loan (s)	
• Life and Disability		• Credit Card Payments	
Clothing		Educational	
• Apparel/Shoes		• Tuition/Books/Supplies	
• Dry Cleaning/Laundry		• Other	
Total of Column One		Total of Column Two	

MONTHLY INCOME		MONTHLY NET	
First Earner			
Second Earner		Total Net Income	
Part-time			
Social Security/Pension		(-) Expenses Column One	
Interest/Dividends		(-) Expenses Column Two	
Rentals			
Tax Refunds/Sales Profit			
Gifts/Bonuses		(=) Total Left for Additional	
Total Net Income		Purchases or Savings	

If your income is not enough to cover your expenses, you should probably change your spending plan by deciding which expenses can be decreased or what you can do without.