|  |  |  |  |
| --- | --- | --- | --- |
| NEEDS | Budgeted | Activity | Available |
| Automotive insurance | *How much you want to budget* | *How much you’ve spent* | *Budget minus Activity* |
| Automotive Maintenance and Repair |  |  |  |
| Automotive Payment |  |  |  |
| Automotive Registration |  |  |  |
| Cable/Internet |  |  |  |
| Cell Phone |  |  |  |
| Gas (for the car) |  |  |  |
| Groceries |  |  |  |
| HOA fees |  |  |  |
| Homeowner’s or Renter’s Insurance |  |  |  |
| House Maintenance |  |  |  |
| Medical Bills |  |  |  |
| Mortgage or Rent |  |  |  |
| Pet Expenses |  |  |  |
| Utilities (including gas, water, electricity) |  |  |  |
| FINANCIAL GOALS |  |  |  |
| Emergency Fund |  |  |  |
| Investments |  |  |  |
| Student Loan Repayment |  |  |  |
| Wedding Fund |  |  |  |
| Buying a Home Fund |  |  |  |
| Kid’s College Tuition Fund |  |  |  |
| WANTS |  |  |  |
| Activities/Hobbies |  |  |  |
| Dining Out |  |  |  |
| Entertainment |  |  |  |
| Flexible Spending |  |  |  |
| Home Improvements |  |  |  |
| Gifts/Donations |  |  |  |
| Gifts Received/Personal Fun Money |  |  |  |
| Parking/Transportation |  |  |  |
| Personal Care |  |  |  |
| Shopping |  |  |  |
| Travel |  |  |  |