## **ESSENTIAL EXPENSES**

SMART MONEY RULES BUDGETING - ESSENTIAL				
Category	ltem	Current	Proposed	
	Pont / Mortgago		:	
Housing	2nd Mortgage	÷	; }	
	Property taxes	<u> </u>		
	House-owner's / Renter's Insurance	<u> </u>		
	Condo Fees / HOA dues	<u> </u>	: }······	
nousing	Gas / Electric Telephone			
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ļ	:	
		<del>.</del>		
		<del>}</del>		
	:	•	Ē	
	Groceries / Household Items	÷	} :	
	At work / school	:		
Food	Dog / Cat Food	<u>.</u>		
<b></b>		<u>.</u>		
	Health / Dental / vision	<u>;</u>		
Insurance	Life Disability	<del> </del>		
(Exclude payroll deducted	į	<del>.</del>	 :	
amounts)		:		
	<u></u>	:	<b>:</b>	
<b></b>	Doctor/chiropractor	**************************************		
	Optometrist/lenses	······································		
Medical care	Dentist/Orthodontist	:		
Medical care (Exclude payroll deducted	Prescriptions/Medications	:	•	
amounts)	Counseling/Therapy			
umountsy		<u>;</u>		
		<u> </u>		
	<u> </u>			
	Car payment #1	ļ		
	Car payment #2	<u>:</u>	: :	
	Car payment #3	<del></del>		
	Gasoline/oil Maintenance/repairs	<del>}</del>		
Transportation	DMV/smog	<del></del>		
	Tolls/parking	<u> </u>	; !	
	Public transportation/taxis	·	} ! !	
		Ť		
	<u> </u>	<u>į</u>	; ;	
	Daycare/sitting	<u>.</u>		
	Alimony/child support	<u>.</u>		
Childcare	Insuarance	<u>.</u>		
(Exclude payroll deducted amounts)	Extra curricular activities	<u> </u>		
amounts		<u> </u>		
	<u></u>	ļ	; :	
}	Banking fees	<u>.</u>		
	Laundry	:	:	
	Pet care	·	:	
	Union dues	:	} -	
Miscellaneous	Storage			
	Other			
		ļ	· · · · · · · · · · · · · · · · · · ·	
{	<u>;</u>	<u>;</u>	: : }	
	Prior year	<u> </u>	<u> </u>	
	Estimated tax payments (self-employed)	<u> </u>	; }	
Income taxes		<u> </u>	: }	
		<u>;</u>	: :	

SES
Ш
S
ヺ
_
щ
EXPI
×
ш
_
$\searrow$
$\propto$
7
¥
_
$\cong$
1
<b>7</b>
Ľ,
SCRETI
S
=
$\Box$

## **SMART MONEY RULES BUDGETING - LIFESTYLE**

Category	ltem	Current	Proposed
<u>-</u>	Beauty/barber		
Personal	Clothing/jewelry		
	Cosmetics		
	Manicure / Pedicure / Massage / Facials		
	Gym / Yaga / Eitnass	:	
:			
	Cable/Netflix (Streaming TV		
	Movies/video		
	Sports/hobbies/clubs		
	Vacation/travel		
	Spotify / Apple Music / Satellite radi	O	
Entertainment	Rooks/magazines		
	Dining out		
		3	
	Gifts (holidays & birthdays)		
	Home maintenance		
	Call phana/pager		:
	Postage		
	Contributions to church or charity		
Miscellaneous	Online service/computer expenses		
Miscellaneous	Cigarettes/alcohol		
	Other		



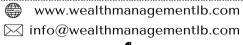




## **SMART MONEY RULES BUDGETING - PRIORITIES**

Category	ltem	Current	Proposed
PRIORITY EXPENSES	Emergency Savings		
	Credit Card Debt		
	Student Loan		





**L** 1-562-427-8877