

ESSENTIAL EXPENSES		\$	LIFESTYLE SPENDING		\$	
Rent/Mortgage			Dining Out			
Transportation: <ul style="list-style-type: none"> • Car payment • Gas • Insurance – Auto • Maintenance costs • Public transport • Uber/Lyft 			Streaming Services			
Food: <ul style="list-style-type: none"> • Groceries • Delivery (DoorDash, UberEats Etc.) 			Shopping			
Insurance (Life)			Hobbies			
Healthcare: <ul style="list-style-type: none"> • Out-of-pocket costs 			Travel			
Debt Repayments: <ul style="list-style-type: none"> • Credit card minimums • Loan payments 			Personal Care			
Education: <ul style="list-style-type: none"> • Tuition • Books • Supplies 			Gym Memberships/ Clubs			
Utilities: <ul style="list-style-type: none"> • Electricity • Gas • Water/Sewer • Mobile phone 			Misc			
Total			Total			
LONGTERM SAVINGS		\$	PAYING OFF DEBT/ INVESTING			\$
Retirement Savings: (401k, Roth IRA)			Debt Reduction payments			
Emergency Savings			Investing: <ul style="list-style-type: none"> • Brokerage Accts • Crypto 			
Total			Total			

