			1ST Check	2ND CHECK	3RD CHECK	4TH CHECK	5TH CHECK	6TH CHECK	7TH CHECK	8TH CHECK
		Date of								
ITEM	DUE	Check: MONTHLY								
	DATES	TOTAL								
INCOME										
GIVING										
Food-Groceries*										
Eating Out*										
UTILITIES-Electricity										
Water										
Sewer										
Gas Phone				-	-					
Business Phone Line				1	1					
Trash										
Cable				<u> </u>	<u> </u>					
Internet										
Mobile Phone 1:										
Mobile Phone 2										
Security						1				
HOUSING -First Mortgage										
Second Mortgage				 	 					
Third Mortgage Rent / Lease						-				
Timeshare Maintenance										
Repairs/Upkeep										
Homeowner's/Renter's Insurance										
Real Estate Taxes										
Homeowner's Association										
Pest Control										
TRANS- Vehicle 1										
Vehicle 2										
Boat, RV, ATV, etc.						-				
Repairs, Oil, Tires				1	1					
Auto Insurance										
Auto registration & tags										
AAA, Roadside Assistance, etc.										
Medical: Disability Insurance										
Health Insurance										
Med Co-Pay/RX/Den/Opt										
CLOTHING*					ļ	1				
PERSONAL-Misc. (Dry cleaning, postage, etc) Life Insurance				 	 	1				
Life Insurance Life Insurance 2:				 	 	1				
Life Insurance 3:				†		1				
Life Insurance 4:										
Life Insurance 5										
Pet food / care										
Gifts (birthdays, Christmas, weddings, etc)										
Personal Care/Hair						<u> </u>				
Long Term Care				-	-	1				
Child Care/Tuition						-				
Entertainment* Vacation / Travel				 	 	+				
Blow / Fun Money* & Commissions						1				
Subcriptions										
Memberships										
Cigarettes										
Identity Theft Insurance										
Coaching Fee						1				
*SAVING-est. Fed & FICA taxes (if self employe	d)									
EMERGENCY SAVINGS				 	 	1				
401k / 403b / IRA DEBT SNOWBALL PAYMENT						-				
Income-Expenses should equal 0 for	each nav	period	Zero	Zero	Zero	Zero	Zero	Zero	Zero	Zero