
Budget Planning Guide

Monthly Expenses

Housing \$
Automobile
Electric, water, and gas
Clothing
Food
Entertainment
Furnishings
Health care (insurance)
Vacation/Travel
Savings and miscellaneous

Yearly Expenses

× 12 = \$
× 12 =
× 12 =
× 12 =
× 12 =
× 12 =
× 12 =
× 12 =
× 12 =

Total Expenses

\$ _____

× 12 =

\$ _____

Cocaine habit \$ 3,000
Debt due to cocaine

× 12 =

× 12 =

Expense(s) or item(s) I would sacrifice first:

Expense(s) or item(s) I would sacrifice last: