

Savings by Sub-Account	
IRA, 401K/Retirement	
Emergency Fund/Rainy Day Fund	
House Maintenance	
New Car Fund	
Car Repairs	
Property Taxes if not included in mortgage	
Christmas Gifts	
Gifts Other	
Income Taxes (additional not deducted from paycheck)	
Home Improvements	
Total Savings	
Home Expenses	
Rent/Mortgage	
Propane or gas	
Electricity	
Water	
Trash Collection	
Phone, cell and land line if applicable	
Landscaping or yard care	
Property taxes are already included in the savings section	
Total Home Expenses	
Groceries	
Groceries, over-the-counter medication, toiletries.	
Total Groceries	
Pets	
Food	

Vet	\$0.00
Boarding	\$0.00
Misc	\$0.00
Total Pets	\$0.00
Entertainment	
Dining Out	
TV Streaming	
Internet	
Movies	
Spouse 1 – Fun money	
Spouse 2 – Fun money	
Total Entertainment	
Kids	
Allowance	
Clothing	
Shoes	
School Supplies	
Computer Equipment	
Transportation	
School Tuition/Fees if applicable	
Sports uniforms	
Extracurricular activities	
Summer camps	
Tutoring services	
Child care	
Field trips	
Entertainment	
Savings	
Total Kids	
Travel/Camping Trips	

Travel/Plane Tickets	
Camping (gas and site fees only)	
Hotels	
Food (for camping trips, do not include food if you are buying roughly the same fare as you would at home)	
Travel/Trips Total	
Car	
Gas	
Insurance	
Oil Changes	
Car Payment	
Car Repairs are included in the Savings section	
Total Car	
Grooming/Hair Cuts	
Spouse 1	
Spouse 2	
Kids	
Pedicures/Manicures are included in Spouse Fun Money	
Total Grooming	
Health & Insurance	
Doctor Visits & Co-pays	
Health Insurance	
Life Insurance	
Homeowners/Renters Insurance if <i>not</i> included in your mortgage payment	
Total Health & Insurance	
Clothing	
Spouse 1 – clothing	
Spouse 2 – clothing	
Total Clothing	