

To find out where you are you have to know what you spend!

<b>LO\$T Budget Tracking</b>	<b>Total Needed or Outstanding Balance</b>	<b>Payment or Receipt Frequency</b>	<b>Interest Rate on Debt</b>	<b>Monthly Budget – What you plan to spend</b>	<b>What you actually spent</b>
<b>Income:</b>					
+ Salary from Job 1					
+ Salary from Job 2					
+ Food Stamp					
+ Child Support					
Tithe/Offerings (Goal = 10+%)					
- Taxes					
<b>= Net Disposable Income</b>					
<b>Expenses:</b>					
Savings/Investments (Goal = 5-15%)					
- Emergency "Murphy" Fund					
- "I Don't Need This Job" Fund					
Housing/Utilities: (Goal = 25-33%)					
- Rent/Mortgage (Principal + Interest)					
- Taxes					
- Payment Insurance					
- Homeowner's/Renter's Insurance					
- Electric					
- Gas					
- Water					
- Sewer					
- Sanitation					
- Home Telephone (incl Long Distance)					
- Cell Phone(s)					
- Homeowner's Dues					
- Maintenance/Repair					
Food: (Goal = 10-15%)					
- Groceries					
- Eating Out					
- Lunches					
Medical: (Goal = 5-8%)					
- Medical/Dental Insurance Premiums					
- Doctor Co-Payment 1					
- Doctor Co-Payment 2					
- Doctor Co-Payment 3					
- Dental					
- Medicine					

You don't know what you spend unless you keep track!

- Payments on Medical Bills					
- Life Insurance Premiums					
Transportation: (Goal = 10-12%)					
- Car Payment(s)					
- Car Insurance					
- Gasoline					
- Oil/Maintenance					
- Repairs					
- Taxes/Title					
- Parking					
- Bus/Train Pass					
- "Paid For Wheels" Account					
Entertainment: (Goal = 3-5%)					
- Cable/Satellite TV/Internet					
- Movies/Video/Game Rentals					
- Activities/Concerts/Events					
- Vacation					
- Magazines/Newspapers					
Debt Payments: (Goal = 0%)					
- Credit Card 1					
- Credit Card 2					
- Credit Card 3					
- Credit Card 4					
- Credit Card 5					
- Credit Card 6					
- Credit Card 7					
- Installment Loans					
- Personal Loans					
Clothing (Goal = 5%)					
Miscellaneous: (Goal = 3-5%)					
- Toiletries/Cosmetics					
- Barber/Beauty Shop					
- Dry Cleaning					
- Gifts (Christmas, Birthday, Others)					
- Child Care					
- School Expenses (Uniforms, Supplies)					
- Allowances					
- Subscriptions					
- Dues/Membership Fees					
- Pets					
<b>Total Expenses</b>				\$0.00	\$0.00
<b>Net Income (or Loss if negative)</b>				\$0.00	\$0.00