

FRITTER FINDER

MONTH OF _____

The purpose of this chart is to help keep track of out-of-pocket cash expenses that are often hard to remember. For a total financial "picture", these will need to be added to major expenses such as housing, utilities, debt payments, and so on. Carry this chart with you each day for a month. Put the amount spent each day in the appropriate box. Total at the end of the month. To save space, round off amounts to whole dollars.

DAYS OF THE MONTH

EXPENSES	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	TOTAL
Gasoline/Car																	
Bus/Parking																	
Groceries/Household																	
Personal Items																	
Alcohol & Tobacco																	
Daily Medications																	
Medical Costs																	
Clothing																	
Laundry/Dry Cleaning																	
Haircare																	
Food at Work																	
Newspaper/Magazines																	
Hobbies																	
Meals Eaten Out																	
Recreation																	
Gifts/Cards																	
Babysitting																	
Church/Contributions																	

(continued on other side)

Choosing Your Financial Goals

Goals are dreams or wishes that can come true. They are what motivate you to stay on track with your spending plan. Without goals you may find yourself living paycheck to paycheck and never saving for those things you really want.

You will probably have short and long-term goals. Every family member should have a part in selecting the goals. Consider these goals when you develop your spending plan.

SHORT TERM GOALS (within 6 months)	COST
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

MID TERM GOALS	COST
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

LONG TERM GOALS	COST
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

HOUSING AND CREDIT COUNSELING, INC.

PRIORITIZING EXPENSES

MONTHLY EXPENSES	BUDGET	SURVIVAL	COMFORTS	ABOVE & BEYOND
HOUSING				
Rent				
First Mortgage				
Second Mortgage				
Association Dues				
Property Taxes				
Lot Rent				
Home Maintenance				
AUTOMOBILE				
Gasoline				
Maintenance – Oil/Lube/Tires				
Auto Tags/Inspection				
FOOD				
Groceries				
Meals Out				
School Lunches				
Food/Snacks at Work				
UTILITIES				
Electric/Gas/Oil/Propane				
Water/Sewer/Garbage				
Telephone/Cell Phone/Beeper				
Cable TV/Internet				
CLOTHING				
INSURANCE				
Automobile				
Medical				
Life				
Renters/Homeowners				
HEALTHCARE				
Drugs/Medication				
Office Visits/Deductible				
Dental				
Optical				
CHILDCARE				
Daycare/Babysitter				
Allowances/Kid's Stuff				
Diapers/Formula/Baby Supplies				
Child Support				
INSTALLMENTS				
Car Payment #1				
Car Payment #2				
Student Loans				
Tax Installments – State/Federal				
Other				
CHARITABLE DONATIONS				
Church/Charities				
EDUCATION				
School – Tuition/Supplies				
LEISURE				
Books/Newspapers/Magazines				
Movies/Sporting Events/Entertainment				
Gifts/Parties/Holidays/Cards				
Vacations/Travel				
Alcohol				
Cigarettes/Tobacco				
Hobbies/Clubs				
Lottery/Casinos/Bingo				
MISCELLANEOUS				
Work Tools/Clothes/Occupational Dues				
Dry Cleaning/Laundry				
Home Cleaning Supplies				
Bus Fares/Ride Shares/Parking				
Personal Care – Shampoo/Toothpaste/Haircuts				
Bank Service Charges/Postage				
Pet Care/Vet/Food/Medications				
Lawn/Pool Maintenance/Home Security				
Savings/Reserve				
TOTAL				

