

# SAVINGS

## ★ PAY YOURSELF FIRST



### TRANSPORTATION

- GAS & OIL
- PUBLIC TRANSIT
- VEHICLE INSURANCE
- REPAIRS
- OTHERS



### MISCELLANEOUS

- LIFE INSURANCE
- LEASE / AUTO PAYMENT
- OTHERS

# PERSONAL & RECREATION

- CIGARETTES; ALCOHOL
- DRUGS / PRESCRIPTIONS
- NEWSPAPERS / MAGAZINES
- BARBER / HAIR DRESSER
- CHILDREN'S ALLOWANCES
- DONATIONS, LESSONS
- ENTERTAINMENT
- OTHERS



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## HOUSING

- RENT / MORTGAGE
- TAXES
- REPAIRS
- UTILITIES - HEAT, LIGHTS, etc.
- TELEPHONE
- INSURANCE
- OTHERS



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## REGULAR LIVING

- GROCERIES
- FOOD EATEN OUTSIDE THE HOME
- CLOTHING
- LAUNDRY & DRY CLEANING
- CHILD CARE / SCHOOL EXPENSES
- OTHERS