

STEP	CATEGORY	ITEM	AMOUNT	% of MONTHLY GROSS	CHOICE
2	INCOME	Annual Gross Wage	\$59,950		Forensic Scientist
3		Monthly Gross Wage	\$4,996		
4		Net Wage (monthly)	\$3,773		
5	SAVINGS	Monthly Savings Account	\$377		10%
6		Monthly Retirement	\$189		5%
7		Total Monthly Savings	\$566	11	
8	MONTHLY MONEY	Monthly Amount for Budget	\$3,207		
9	COST OF LIVING	Monthly Rent	\$200	4	
10		Renter's Insurance	\$0	0	Living at home
11		Cable/Satellite	\$0	0	
		Internet	\$0	0	
		Home Phone	\$0	0	
		Mobile Phone	\$45	1	T-Mobile
		Electricity/Gas	\$0	0	
12		Total Cost of Living	\$245	5	
13	TRANSPORTATION	Public Transportation	\$0	0	Record which city's example you used here
14		Car Payment	\$0	0	Already paid off; \$5,600
15		Car Insurance	\$200	4	
16		Car Maintenance	\$100	2	
17		Gas	\$158	3	35 miles per day
18		Total Cost of Transportation	\$458	9	
19	FOOD	Groceries	\$230	5	Moderate Cost Groceries
20		Dining Out	\$40	1	4-6 takeout meals a week
21		Total Cost of Food	\$270	5	
22	HEALTH	Health Insurance	\$83	2	
23		Dental Insurance	\$25	1	
24		Eye Insurance	\$25	1	
25		Haircut	\$15	0	
26		Other Grooming/Hygiene	\$25	1	
27		Gym Membership	\$58	1	
28		Total Cost of Health	\$231	5	
29	EDUCATION	Student Loan	\$345	7	30000
30	DISCRETIONARY SPENDING	"Wants"	\$250	5	
31	MONTHLY SPENDING	Total Costs	\$1,799	36	
32	MONTHLY BALANCE	Balance	\$1,408	28	