

# 1<sup>ST</sup> SOURCE BANK CURRENT SPENDING ANALYSIS

Before you set up a budget it s a good idea to understand where you are currently spending your money. Two good resources for tracking expenses are your check book register and credit card statement. For a complete picture, also save all receipts for two or three months when you pay cash.

Category	Monthly Amount Paid
<b>Mandatory Expenses</b>	
<b>Loan Payments</b>	
<b>Credit Card Payments</b>	
<b>Auto</b> (insurance, gas, repair)	
<b>Groceries</b>	
<b>Insurance</b>	
<b>Medical</b>	
<b>Rent</b>	
<b>Tax</b>	
<b>Utilities</b>	
<b>Child Care</b>	
<b>Other</b>	
<b>Other</b>	
<b>Total Mandatory Expenses</b>	

# 1<sup>ST</sup> SOURCE BANK CURRENT SPENDING ANALYSIS

Category	Monthly Amount Paid
<b>Discretionary Expenses</b>	
Charity	
Clothing	
Entertainment	
Gifts Given	
Household	
Recreation	
Subscriptions	
Vacation	
Other	
Other	
Other	
<b>A. Total Discretionary Expenses</b>	
<b>B. Total Mandatory Expenses</b>	
<b>C. Total Expenses, A + B</b>	
<b>D. Income</b>	
<b>Monthly Cash Surplus, D - C</b>	

