

# How Much Money Do You Think You Spend?

List how much you think you spend on the items below:

1. Savings	\$ _____	15. Transportation	\$ _____
2. Food at home	\$ _____	16. Child care	\$ _____
3. Meals on the job	\$ _____	17. Barber/beauty shop	\$ _____
4. School lunches	\$ _____	18. Books/newspapers/magazines	\$ _____
5. Dinners out	\$ _____	19. Movies/sporting events	\$ _____
6. Electricity	\$ _____	20. Parties/clubbing/beverages	\$ _____
7. Gas/heating	\$ _____	21. Cigarettes/tobacco/alcohol	\$ _____
8. Water/sewage/garbage	\$ _____	22. Baby sitters	\$ _____
9. Telephone	\$ _____	23. Hobbies	\$ _____
10. Family clothing	\$ _____	24. Music	\$ _____
11. Uniforms	\$ _____	25. Doctors and hospitals	\$ _____
12. Cleaning and laundry	\$ _____	26. Dentists	\$ _____
13. Home cleaning supplies	\$ _____	27. Medicines	\$ _____
14. Gas/oil/lube	\$ _____	28. Other	\$ _____
		Total:	\$ _____

## Calculate Periodic Expenses

Periodic expenses are easy to forget and may inadvertently be left out of a monthly spending plan. However, many of these expenses are very significant, and it is vital that you plan ahead and include them in your monthly budget. To plan for periodic expenses, look through last year's check registers, receipts, bills, invoices, and credit card statements to find the amount you spent on things that did not fall into fixed and variable expenses. Total all of these periodic expenses. Divide that total amount by 12 to determine an amount that should be saved or set aside each month in order to cover these expenses when they occur.