## Better Money Habits®

# Numbers Game Budgeting for real life

#### Total monthly income

 Your take-home pay	\$

Spending category	Amount spent
Housing (Choose one)	
Apartment in the city	\$
Apartment near public transportation	\$
Live in a house	\$
Shared apartment in the suburbs	\$
Live at home with parents	\$
Transportation (Choose one)	
New sports/luxury car	\$
New SUV	\$
New compact car	\$
Used car	\$
Public transportation	\$
Dining (Choose one)	
Dine out all meals	\$
Dine out some meals, prepare some meals	\$
Prepare most meals, dine out occasionally	\$
Prepare all meals	\$
Clothing (Choose one)	
Designer store	\$
Department store	\$
Discount store	\$
Secondhand store	\$
Entertainment (More than one option can be selected)	
Concerts	\$
Hobbies/activities	\$
Sporting events	\$
Movies	\$
Streaming subscriptions	\$
Music and gaming subscriptions	\$
Total expenses (sum of all expenses)	\$
Net savings or loss per month (subtract Total monthly expenses from Total monthly income)	\$



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"Life happens" expenses	You must pay
Student loan	
Can no longer defer payments	\$
Bridal shower	
Cohosting a bridal shower	\$
Taxes	
Owe money on taxes	\$
Dental	
Ouch! Time to fill that cavity	\$
Car repair	
Car won't start with dead battery	\$
Total expenses (sum of all expenses)	\$
Amount of money you have left per month (subtract "Life happens" expenses from monthly Net savings or loss)	\$

