



Your Monthly Nut

Non-Discretionary Fixed Costs

1. Housing Rent or mortgage payment including taxes and insurance.	\$
2. Debt Include student loans, auto loans, and the minimum monthly payment on all credit cards.	\$
3. Other – Essential E.g., car or health insurance premiums, child care, or utilities with fixed monthly payments.	\$
4. Savings Cash for emergencies and short-term goals. Investments for retirement and long-term goals. Extra loan or credit card payments.	\$
5. Total Nut (sum of lines 1-4)	\$

Total Income Sources

6. Monthly take-home pay (earnings, social security, pension, etc. and after adequate tax withholdings)	\$
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Your Spending Allowance

Discretionary and Variable

7. Your spending allowance –entertainment, dining out, travel, gifts, etc. (line 6 – line 5)	\$ _____
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