



## Your Monthly Nut

### Non-Discretionary Fixed Costs

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

## Total Income Sources

<b>6. Monthly take-home pay</b> (earnings, social security, pension, etc. and after adequate tax withholdings)	\$
--	----

## Your Spending Allowance

### Discretionary and Variable

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