

# Young Adult's Budget

	Real expenses	Weekly	Monthly	Annual
<b>Pay yourself first</b>	Emergency fund (3 months rent the goal)			
	Other savings (car, computer, vacation, etc.)			
	IRA or Roth IRA account			
	401(k) account			
<b>Rent or mortgage</b>	Monthly payment			
	Condo/neighborhood/association fees			
<b>Food</b>	Eating at restaurants with friends			
	Lunch at work			
	Sodas, snacks at work/school			
	Stops at convenience store			
	Fast food			
	Groceries			
	Other			
<b>Coffee, etc.</b>	Gourmet coffee, lattes, double mochas, etc.			
	Snacks to go with coffee			
<b>Transportation</b>	Car payments			
	Car maintenance (oil changes, tires, etc.)			
	Gas			
	Car washes			
	Parking			
	Taxis			
	Public transportation			
<b>Going out</b>	Going to the movies (include food, parking)			
	Going to clubs			
	Going to concerts			
	Going to sports events			
	Going to/having parties			
	Other entertainment			
<b>Music/movies/games</b>	Downloading music			
	Downloading movies			
	Downloading games			
	Renting/buying movies			
	Renting/buying games			
	Late fees for rentals			
	Cable on-demand movies			
	Satellite radio fees			
Other				
<b>Clothing</b>	Planned shopping for work/school			
	"Impulse" shopping			
	Shoes			
	Other			

# Young Adult's Budget

	Real expenses	Weekly	Monthly	Annual
<b>Gifts</b>	Birthdays			
	Anniversaries			
	Baby showers			
	Others			
<b>Weddings (attending)</b>	Airfare/transportation costs			
	Hotel			
	Clothes			
	Gifts			
	Food, etc.			
	Other			
<b>Communications</b>	Cell phone			
	Phone accessories			
	Paid Apps			
	Other			
<b>Computer expenses</b>	High-speed Internet access			
	Software programs and games			
	Add-ons like webcams, cords, gaming devices, etc.			
	Internet service fees (beyond access fees)			
	Digital camera printing fees			
	Buying a new computer			
	Other			
<b>Television</b>	Cable or satellite TV fees			
	TiVo boxes and monthly fees			
	Buying a new TV			
	Other			
<b>Job-interview trips</b>	Hotel (if you pay)			
	Transportation (if you pay)			
	Clothes			
	Food, etc. (if you pay)			
<b>Vacations</b>	Hotels			
	Flights/rail/car costs			
	New clothes			
	Food, etc.			
	Tickets to shows, sporting events, museums			
	Pet/House sitting			
<b>Personal Care</b>	Other			
	Health club/gym membership			
	Facials			
	Nails			
	Massages			
	Hair cuts and/or color			
	Cosmetics			
	Teeth whitening (including strips)			
Other				

# Young Adult's Budget

	Real expenses	Weekly	Monthly	Annual
<b>Equipment /Hobbies</b>	Golf clubs/balls/clothes			
	Workout clothes			
	Running shoes, hiking boots			
	Bats, balls, gloves, etc.			
	Buying a bicycle			
	Other			
<b>Pets</b>	Vet bills			
	Boarding when you're traveling			
	Groomer fees			
	Toys and collars			
	Dog walker			
	Regular medicines (flea/tick preventative, heart worm)			
	Pet food			
	Cleaning couch/carpets every year			
	Travel expenses (flights, etc.)			
	Pet insurance premium			
	Other			
<b>Credit cards</b>	Monthly minimums/Paydown balances			
	Late fees			
<b>Student loans</b>	Monthly minimums			
	Late fees			
<b>Other loans</b>	Monthly minimums			
	Late fees			
<b>ATM use</b>	Unexplained withdrawals			
	ATM user fees			
<b>Home Maintenance</b>	Utilities (gas & electric)			
	Painting, repair, maintenance			
	Kitchen gadgets			
	Decorating, furnishings, rugs, etc.			
	Other			
<b>Financial obligations</b>	Property taxes (don't count if in house payment above)			
	Home/apartment insurance			
	Auto insurance			
	Life/disability insurance			
	Other			
<b>Medical expenses</b>	Health insurance			
	Doctor/Dentist co-pays			
	Uncovered expenses/deductibles			
	Prescription drug costs/co-pays			
	Over-the-counter medicine			
	Other			
<b>Charitable contributions</b>	Church tithing			
	Donations			
	Other			

# Young Adult's Budget

	Real expenses	Weekly	Monthly	Annual
<b>Reading</b>	Books, magazine subscriptions			
	Other			
<b>Other expenses</b>				
	<b>TOTAL INCOME</b>			
	<b>TOTAL EXPENSES</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	<b>WHAT'S LEFT</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>