

what do you need to earn?

Or, what do you need your paycheck to be?

Fill in what's easiest—monthly or yearly, then calculate the other.

		Monthly	Yearly
Housing	rent or mortgage (including tax)		
Utilities	water/sewer/garbage, electricity, gas		
Tech	cell phones, cable, internet		
Vehicle(s)	auto insurance, gas, average of repairs		
Transportation	parking, bus pass, bike repairs/gear		
Insurance	health, life, renters		
Food & Home	groceries, household items, alcohol		
Eating Out	dining out, lunches, coffee		
Pets	food, licenses, vet		
Wellness	fitness, therapy, doctor, bodywork		
Entertainment	Netflix/Hulu, Xbox live, etc., movies		
Personal Care	clothes, hair, make-up, jewelry		
Vacation	savings or pay off		
Debt Payoff	min. payments + any extra payments		
Investments	college funds, retirement, property		
Education	program, workshops, training		
Big Purchases	furniture, computer, TV, car		
Total			