Reality Check

Monthly Living Expenses

1. Housing
   (e.g., rent, maintenance) $ ______________

2. Utilities
   (e.g., gas, electricity, cable, internet, phone) $ ______________

3. Food
   (e.g., meals, groceries, coffee) $ ______________

4. Transportation
   (e.g., car payment, insurance, repairs, gas, DMV) $ ______________

5. Clothing / Shoes $ ______________

6. Health care
   (e.g., medical insurance, doctor/dentist appointments) $ ______________

7. Entertainment
   (e.g., movies, music, concerts, amusement parks) $ ______________

8. Personal up-keep
   (e.g., shampoo, makeup, salon visits, gym membership) $ ______________

9. Miscellaneous
   (e.g., gifts, personal purchases) $ ______________

10. Savings
    (e.g., future savings, emergencies) $ ______________

Total monthly expenses $ ______________

Annual Salary Needed (Total x 12 months) $ ______________

Career possibilities: ____________________________________________________________

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