

| Essential Expenses<br>(Needs) |  |  |  |  |  |  |  |  |
|-------------------------------|--|--|--|--|--|--|--|--|
| Optional Expenses<br>(Wants)  |  |  |  |  |  |  |  |  |
| Entertainment<br>&<br>Leisure |  |  |  |  |  |  |  |  |
| Unexpected                    |  |  |  |  |  |  |  |  |