

Monthly Expenses Worksheet		
Expense Type	Monthly Cost	Subtotals
<b>Home</b>		
Mortgage or Rent	\$	
Homeowners / Renters Insurance	\$	
Property Taxes	\$	
Home Repairs / Maintenance	\$	
Home Owner's Association Dues	\$	
Home Improvements	\$	
<b>Home Subtotal</b>		
<b>Utilities</b>		
Electricity	\$	
Water and Sewer	\$	
Natural Gas or Oil	\$	
Telephone (Land Line)	\$	
Telephone (Cell Phone)	\$	
Internet (Dial-up, Cable, DSL, etc.)	\$	
<b>Utilities Subtotal</b>		\$
<b>Food</b>		
Groceries	\$	
Eating Out, Lunches, Snacks	\$	
<b>Food Subtotal</b>		\$
<b>Family Obligations</b>		
Child Support	\$	
Alimony	\$	
Day Care, Babysitting	\$	
<b>Family Obligations Subtotal</b>		\$
<b>Health &amp; Medical</b>		
Insurance (Medical, Dental, Vision, etc.)	\$	
Un-reimbursed Expenses, Co-pays	\$	
Fitness (Yoga, Massage, Gym)	\$	
<b>Health &amp; Medical Subtotal</b>		\$

<b>Transportation</b>		
Car payments	\$	
Gasoline, Oil	\$	
Repairs, Maintenance, Fees	\$	
Insurance	\$	
Parking	\$	
Other (Tolls, Bus, Subway, Taxis)	\$	
<b>Transportation Subtotal</b>		\$

<b>Debt Payments</b>		
Credit Cards	\$	
Student Loans	\$	
Other Loans	\$	
<b>Debt Payments Subtotal</b>		\$

<b>Entertainment &amp; Recreation</b>		
Cable TV, Satellite, Movie Rentals, Movies	\$	
Computer Expenses	\$	
Hobbies	\$	
Subscriptions and Dues	\$	
Vacations	\$	
<b>Entertainment &amp; Recreation Subtotal</b>		\$

<b>Pets</b>		
Food	\$	
Grooming	\$	
Boarding	\$	
Vet	\$	
<b>Pets Subtotal</b>		\$

<b>Clothing</b>		
Purchases	\$	
Dry Cleaning	\$	
Laundromat	\$	
<b>Clothing Subtotal</b>		\$

<b>Investments &amp; Savings</b>		
401(K) or IRA	\$	

Stocks, Bonds, Mutual Funds	\$	
College Fund(s)	\$	
Savings	\$	
Emergency Fund	\$	
<b>Investments &amp; Savings Subtotal</b>		\$
<b>Miscellaneous</b>		
Toiletries, Household Products	\$	
Gifts / Donations	\$	
Grooming (Hair, Make-up, etc.)	\$	
Other Expenses <i>(Use additional sheets as needed)</i>	\$	
<b>Miscellaneous Subtotal</b>		\$
<b>Total Monthly Expenses</b>		\$
		x 12
<b>Total Yearly Expenses</b>		\$

Notes: