



Monthly Expenses Worksheet

Since many expenses are variable, such as utilities and groceries, it is important to average these expenses. Other expenses are periodic (such as insurance or vehicle registration). Again, calculate the annual amount and divide by 12.

Expense	Current	Proposed
Rent/mortgage		
2nd mortgage		
Hoa dues		
Property taxes		
Homeowner's/renter's insurance		
Gas/electric		
Water/sewer/garbage		
Telephone		
Internet access		
Cable/satellite		
Cell phone/pager		
Groceries		
Household items		
Dining out/snacks		
Health insurance		
Co-pays (medical)		
Car payment #1		
Car payment #2		
Gasoline		
Repairs (house)		
Repairs (cars)		
Auto insurance		
Auto registration		
Tolls/parking		
Public transportation		
Daycare/babysitting		
Alimony/child support		

Expense	Current	Proposed
Tuition/lessons		
Life insurance		
Union dues		
Storage fees		
Beauty/barber		
Movies/videos		
Sports/hobbies		
Gym membership		
Vacation/travel		
Books/music		
Clothing purchases		
Laundry/dry cleaning		
Pool/hot tub service		
Gardening		
Alarm system		
Gifts/cards		
Pet care		
Banking fees		
Postage		
Cigarettes/alcohol		
Donations		
Savings		
Other		
Other		
Other		
Other		
Other		
Total		