

# Worksheet: Monthly Expenses

## Housing

Rent or mortgage	\$ _____
Heating ( <i>gas or oil</i> )	\$ _____
Electricity	\$ _____
Water or sewage	\$ _____
Telephones ( <i>landlines and cell phones</i> )	\$ _____
Renters or homeowners insurance ( <i>if not included in mortgage</i> )	\$ _____
Trash service	\$ _____
Home maintenance and furnishings	\$ _____
Cleaning supplies	\$ _____
Lawn service	\$ _____

## Transportation

Gas	\$ _____
Car payment	\$ _____
Car insurance	\$ _____
Car inspection	\$ _____
Car repairs and maintenance	\$ _____
License plates and registration fees	\$ _____
Public transportation or taxi	\$ _____
Parking and tolls	\$ _____

## Food

Groceries	\$ _____
School lunches	\$ _____
Work-related ( <i>lunches and snacks</i> )	\$ _____

## Insurance

Health ( <i>medical and dental, if not payroll-deducted</i> )	\$ _____
Life	\$ _____
Disability	\$ _____

## Medical

Doctor	\$ _____
Dentist	\$ _____
Prescriptions	\$ _____

## Childcare

Childcare or babysitters	\$ _____
Child support or alimony	\$ _____

## Clothing

Clothing	\$ _____
Laundry and dry cleaning	\$ _____

## Donations

Religious or charity	\$ _____
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## Education

Tuition	\$ _____
Books, papers and supplies	\$ _____
Newspapers and magazines	\$ _____
Lessons ( <i>sports, dance, music</i> )	\$ _____

## Gifts

Birthdays	\$ _____
Major holidays	\$ _____

## Personal

Barber or beauty shop	\$ _____
Toiletries	\$ _____
Children's allowances	\$ _____
Tobacco products	\$ _____
Beer, wine or liquor	\$ _____

## Entertainment

Movies, sporting events, concerts, etc.	\$ _____
Video rentals	\$ _____
Internet service	\$ _____
Cable/satellite TV	\$ _____
Restaurants and take-out meals	\$ _____
Gambling and lottery tickets	\$ _____
Fitness or social clubs	\$ _____
Vacations/trips	\$ _____
Hobbies or crafts	\$ _____

## Miscellaneous

Checking account and money order fees	_____ \$
Pet care and supplies	\$ _____
Postage	\$ _____
Pictures and photo processing	\$ _____
"Mad" money	\$ _____

## Debts

Student loan	\$ _____
Credit card ( <i>monthly minimum</i> )	\$ _____
Credit card ( <i>monthly minimum</i> )	\$ _____
Credit card ( <i>monthly minimum</i> )	\$ _____
Medical bills	\$ _____
Personal loan	\$ _____

## Other

Other	\$ _____
Other	\$ _____
Other	\$ _____

Total Regular Monthly Expenses \_\_\_\_\_ \$