## **STRATELA**

## **Monthly Expenses Statement**

Household expenses are categorized into **essential** and **variable**. For all categories, enter the monthly amount you spend. Many of the expenses fluctuate each month and will need to be averaged. Other expenses may be periodic (such as insurance, vehicle registration and taxes). Calculate the annual amount and divide by 12.

## **ESSENTIAL LIVING EXPENSES:**

Rent/Mortgage  2nd Mortgage  HOA (Association dues)  Property Taxes  Homeowner's Insurance  Renter's Insurance  Gas/Electric (average)  Water/Sewer/Garbage  Cable/Satellite  Telephone  FOOD  Monthly Cost  Groceries/Household Items  At Work/School  MEDICAL  Health Insurance (dental/vision)  Prescriptions/Doctor Visits  TRANSPORTATION  Car Payment #1  Car Payment #2  Gasoline  Maintenance/Repairs  Auto Insurance  Auto Registration  Tolls/Parking/Bus  CHILDCARE  Daycare/Sitting  Alimony/Child Support  EDUCATION  Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS  Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees  Other	HOUSING	Monthly Cost
HOA (Association dues) Property Taxes Homeowner's Insurance Renter's Insurance Gas/Electric (average) Water/Sewer/Garbage Cable/Satellite Telephone FOOD Monthly Cost Groceries/Household Items At Work/School MEDICAL Monthly Cost Health Insurance (dental/vision) Prescriptions/Doctor Visits TRANSPORTATION Monthly Cost Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Rent/Mortgage	
Property Taxes Homeowner's Insurance Renter's Insurance Gas/Electric (average) Water/Sewer/Garbage Cable/Satellite Telephone FOOD Monthly Cost Groceries/Household Items At Work/School MEDICAL Monthly Cost Health Insurance (dental/vision) Prescriptions/Doctor Visits TRANSPORTATION Monthly Cost Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	2nd Mortgage	
Homeowner's Insurance Renter's Insurance Gas/Electric (average) Water/Sewer/Garbage Cable/Satellite Telephone FOOD Monthly Cost Groceries/Household Items At Work/School MEDICAL Monthly Cost Health Insurance (dental/vision) Prescriptions/Doctor Visits TRANSPORTATION Monthly Cost Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	HOA (Association dues)	
Renter's Insurance Gas/Electric (average) Water/Sewer/Garbage Cable/Satellite Telephone FOOD Monthly Cost Groceries/Household Items At Work/School MEDICAL Monthly Cost Health Insurance (dental/vision) Prescriptions/Doctor Visits TRANSPORTATION Monthly Cost Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Property Taxes	
Gas/Electric (average) Water/Sewer/Garbage Cable/Satellite Telephone FOOD Monthly Cost Groceries/Household Items At Work/School MEDICAL Monthly Cost Health Insurance (dental/vision) Prescriptions/Doctor Visits TRANSPORTATION Monthly Cost Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Homeowner's Insurance	
Water/Sewer/Garbage Cable/Satellite Telephone FOOD Monthly Cost Groceries/Household Items At Work/School MEDICAL Monthly Cost Health Insurance (dental/vision) Prescriptions/Doctor Visits TRANSPORTATION Monthly Cost Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Renter's Insurance	
Cable/Satellite Telephone FOOD Monthly Cost Groceries/Household Items At Work/School MEDICAL Monthly Cost Health Insurance (dental/vision) Prescriptions/Doctor Visits TRANSPORTATION Monthly Cost Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Gas/Electric (average)	
Telephone  FOOD Monthly Cost  Groceries/Household Items  At Work/School  MEDICAL Monthly Cost  Health Insurance (dental/vision)  Prescriptions/Doctor Visits  TRANSPORTATION Monthly Cost  Car Payment #1  Car Payment #2  Gasoline  Maintenance/Repairs  Auto Insurance  Auto Registration  Tolls/Parking/Bus  CHILDCARE Monthly Cost  Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Water/Sewer/Garbage	
FOOD Groceries/Household Items At Work/School MEDICAL Health Insurance (dental/vision) Prescriptions/Doctor Visits TRANSPORTATION Monthly Cost Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Cable/Satellite	
Groceries/Household Items At Work/School  MEDICAL  Health Insurance (dental/vision)  Prescriptions/Doctor Visits  TRANSPORTATION  Car Payment #1  Car Payment #2  Gasoline  Maintenance/Repairs  Auto Insurance  Auto Registration  Tolls/Parking/Bus  CHILDCARE  Daycare/Sitting  Alimony/Child Support  EDUCATION  Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS  Monthly repayment)  Life Insurance  Union Dues  Storage Fees	Telephone	
At Work/School  MEDICAL  Health Insurance (dental/vision)  Prescriptions/Doctor Visits  TRANSPORTATION  Car Payment #1  Car Payment #2  Gasoline  Maintenance/Repairs  Auto Insurance  Auto Registration  Tolls/Parking/Bus  CHILDCARE  Daycare/Sitting  Alimony/Child Support  EDUCATION  Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS  Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	FOOD	Monthly Cost
MEDICAL Health Insurance (dental/vision) Prescriptions/Doctor Visits  TRANSPORTATION Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Daycare/Sitting Alimony/Child Support EDUCATION Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Groceries/Household Items	
Health Insurance (dental/vision) Prescriptions/Doctor Visits  TRANSPORTATION Monthly Cost  Car Payment #1  Car Payment #2  Gasoline  Maintenance/Repairs  Auto Insurance  Auto Registration  Tolls/Parking/Bus  CHILDCARE Monthly Cost  Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	At Work/School	
Prescriptions/Doctor Visits  TRANSPORTATION Monthly Cost  Car Payment #1  Car Payment #2  Gasoline  Maintenance/Repairs  Auto Insurance  Auto Registration  Tolls/Parking/Bus  CHILDCARE Monthly Cost  Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	MEDICAL	Monthly Cost
TRANSPORTATION Monthly Cost  Car Payment #1  Car Payment #2  Gasoline  Maintenance/Repairs  Auto Insurance  Auto Registration  Tolls/Parking/Bus  CHILDCARE Monthly Cost  Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Health Insurance (dental/vision)	
Car Payment #1 Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Prescriptions/Doctor Visits	
Car Payment #2 Gasoline Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	TRANSPORTATION	Monthly Cost
Gasoline  Maintenance/Repairs  Auto Insurance  Auto Registration  Tolls/Parking/Bus  CHILDCARE  Daycare/Sitting  Alimony/Child Support  EDUCATION  Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Car Payment #1	
Maintenance/Repairs Auto Insurance Auto Registration Tolls/Parking/Bus CHILDCARE Monthly Cost Daycare/Sitting Alimony/Child Support EDUCATION Monthly Cost Tuition/Lessons Student Loans MISCELLANEOUS Monthly Cost Taxes (monthly repayment) Life Insurance Union Dues Storage Fees	Car Payment #2	
Auto Insurance Auto Registration  Tolls/Parking/Bus  CHILDCARE Monthly Cost  Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Gasoline	
Auto Registration  Tolls/Parking/Bus  CHILDCARE Monthly Cost  Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Maintenance/Repairs	
Tolls/Parking/Bus  CHILDCARE Monthly Cost  Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Auto Insurance	
CHILDCARE Monthly Cost  Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Auto Registration	
Daycare/Sitting  Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Tolls/Parking/Bus	
Alimony/Child Support  EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	CHILDCARE	Monthly Cost
EDUCATION Monthly Cost  Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Daycare/Sitting	
Tuition/Lessons  Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Alimony/Child Support	
Student Loans  MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	EDUCATION	Monthly Cost
MISCELLANEOUS Monthly Cost  Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Tuition/Lessons	
Taxes (monthly repayment)  Life Insurance  Union Dues  Storage Fees	Student Loans	
Life Insurance Union Dues Storage Fees	MISCELLANEOUS	Monthly Cost
Union Dues Storage Fees	Taxes (monthly repayment)	
Storage Fees	Life Insurance	
	Union Dues	
Other	Storage Fees	
	Other	
Other	Other	

## **VARIABLE EXPENSES**

PERSONAL	Monthly Cost
Beauty/Barber	
Other	
ENTERTAINMENT	Monthly Cost
Movie/Video	
Dining Out	
Sports/Hobbies/Clubs/Gym	
Vacations/Travel	
Reading Material/Music	
Other	
CLOTHING	Monthly Cost
Purchases	
Laundry/Dry Cleaning	
HOME CARE	Monthly Cost
Maintenance/Cleaning	
Gardening	
Monitored Alarm	
MISCELLANEOUS	Monthly Cost
Gifts	
Pet Care	
Cell Phone	
Banking Fees/Postage	
Cigarettes/Alcohol	
Computer/Online Fees	
Religious/Charity	
Other	
Other	
Other	

For yearly expenses, divide the total figure by 12 to get the monthly payment.