

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:

HOUSING		Monthly Cost
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		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		
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.