

Monthly Expenses Worksheet

Housing		Education	
Rent or mortgage		Tuition	
Heating <i>(gas or oil)</i>		Books, papers and supplies	
Electricity		Newspapers and magazines	
Water or sewage		Lessons <i>(sports, dance, music)</i>	
Telephones <i>(land lines and cell phones)</i>		<i>Subtotal</i>	
Renters or homeowners insurance <i>(if separate)</i>		Gifts	
Trash service		Birthdays	
Home maintenance and furnishings		Major holidays	
Cleaning supplies		<i>Subtotal</i>	
Lawn service		Personal	
<i>Subtotal</i>		Barber or beauty shop	
Transportation		Toiletries	
Gas		Children's allowances	
Car payment		Tobacco products	
Car insurance		Beer, wine or liquor	
Car inspection		<i>Subtotal</i>	
Car repairs and maintenance		Entertainment	
License plates and registration fees		Movies, sporting events, concerts, etc.	
Public transportation or taxi		Video rentals	
Parking and tolls		Internet rentals	
<i>Subtotal</i>		Cable/satellite TV	
Food		Restaurants and take-out meals	
Groceries		Gambling and lottery tickets	
School lunches		Fitness and social clubs	
Work-related <i>(lunches and snacks)</i>		Vactions/ trips	
<i>Subtotal</i>		Hobbies or crafts	
Insurance		<i>Subtotal</i>	
Health <i>(medical and dental, if not payroll deducted)</i>		Miscellaneous	
Life		Checking account fees, money order fees, etc.	
Disability		Pet care and supplies	
<i>Subtotal</i>		Postage	
Medical		Pictures and photo processing	
Doctor		"Mad" money	
Dentist		<i>Subtotal</i>	
Prescriptions		Debts	
<i>Subtotal</i>		Student loan	
Childcare		Credit card <i>(monthly minimum)</i>	
Childcare or babysitters		Credit card <i>(monthly minimum)</i>	
Child support or alimony		Credit card <i>(monthly minimum)</i>	
<i>Subtotal</i>		Medical bills	
Clothing		Personal loan	
Clothing		<i>Subtotal</i>	
Laundry and dry cleaning		Other	
<i>Subtotal</i>		Other	
Donations		Other	
Religious or charity		Other	
<i>Subtotal</i>		<i>Subtotal</i>	
		Total Monthly Expenses	
		Total Monthly Income	
		Total Monthly Surplus or	
		Total Month Deficit	