

Expenses Worksheet

Housing	<i>Monthly</i>	<i>Annual and Variable</i>
Mortgage/Rent	\$ _____	\$ _____
Property Tax*	_____	_____
Electricity	_____	_____
Oil/Gas	_____	_____
Water	_____	_____
Telephone/ISP/Cable Service	_____	_____
Garbage/Trash	_____	_____
Sewer	_____	_____
Maintenance*	_____	_____
Homeowner Association Fees	_____	_____
Cleaning Help	_____	_____
Lawn Care	_____	_____
Other:	_____	_____
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Food	_____	_____
At Home Meals/Groceries	_____	_____
Work/School Lunches	_____	_____
Bottled Water	_____	_____
Pet Food	_____	_____
Liquor/Tobacco Products	_____	_____
Other:	_____	_____
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Clothing	_____	_____
Adults*	_____	_____
Children	_____	_____
Miscellaneous*	_____	_____
Dry Cleaning/Tailor/Laundry	_____	_____
Other:	_____	_____
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Medical	_____	_____
Doctor/Dentist/Optomtrist*	_____	_____
Prescriptions	_____	_____
Eyeglasses*	_____	_____
Counseling	_____	_____
Therapy	_____	_____
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Transportation	_____	_____
Car Payment	_____	_____
Car Gas & Oil	_____	_____
Car Maintenance, Regular*	_____	_____
Car Maintenance, Major*	_____	_____
Tolls/Parking/Wash	_____	_____
License Plates/Taxes*	_____	_____
Public transportation	_____	_____
Taxi	_____	_____

*Usually annual and variable expenses

Child Care	<i>Monthly</i>	<i>Annual and Variable</i>
Day Care/Babysitting	\$	\$
Children's Allowances		
Other:		

Continuing Education		
Tuition/School Supplies		
Music/Dancing/Other Lessons		
Other:		

Entertainment		
Dining Out		
Movies/Theater/Sports		
Hobbies		
Vacations		
Other:		

Personal		
Adults		
Children		

Gifts		
Seasonal/Holiday		
Family Gifts*		
Non-Family Gifts*		
Church/Temple/Religious Institution		
Charities		
Other:		

Miscellaneous		
Newspapers/Magazines*/Books		
Stationery/Postage		
Membership Dues/Fees		
Tax Preparation		
Pet Medical Care*		
Business Expenses		
Other:		

Debt Payments		
1		
2		
3		

*Usually annual and variable expenses	Total Consumption	\$	\$
	<i>multiply by 12</i>		
			<i>+ Annual and Variable total =</i>
			Annual Consumption
			\$

Retirement	<i>Monthly</i>	<i>Annual and Variable</i>	<i>Long-Term</i>
Retirement Payroll Deductions	\$ _____	\$ _____	\$ _____
Self-Employed	_____	_____	_____
Retirement Plan	_____	_____	_____
IRA	_____	_____	_____
Other:	_____	_____	_____
_____	_____	_____	_____
Total Retirement	\$ _____	\$ _____	\$ _____
<i>multiply by 12</i>	\$ _____	_____	_____
	+ <i>Annual and Variable total</i>		_____
		+ <i>Long-Term total =</i>	
		Annual Retirement \$ _____	

Investments	<i>Monthly</i>	<i>Annual and Variable</i>	<i>Long-Term</i>
Additional Retirement Fund	_____	_____	_____
Others:	_____	_____	_____
_____	_____	_____	_____
Total Investments	\$ _____	\$ _____	\$ _____
<i>multiply by 12</i>	\$ _____	_____	_____
	+ <i>Annual and Variable total</i>		_____
		+ <i>Long-Term total =</i>	
		Annual Investments \$ _____	

Summary

Annual Consumption	\$ _____
Annual Insurance	\$ _____
Annual Savings	\$ _____
Annual Education	\$ _____
Annual Retirement	\$ _____
Annual Investments	\$ _____
Grand Total	\$ _____