

MONTHLY EXPENSE WORKSHEET

Household Expenses:

Mortgage payment (principal & interest) _____
 Home equity loan payment _____
 Annual real estate taxes _____
 Rent _____
 Liability and casualty insurance _____
 (homeowners, renters, excess liability) _____
 Telephone _____
 Water and sewage _____
 Trash/recycle _____
 Cable/Internet _____
 Housecleaning/Domestic help _____
 Lawn care/landscaping _____
 Utilities (gas, electricity) _____
 Maintenance and repairs _____

Food Expenses:

Groceries _____
 Dining out _____

Health Care Expenses:

Medical/dental/vision insurance _____
 Drugs/medical supplies _____
 Other out-of-pocket expenses _____

Recreational Expenses:

Entertainment _____
 Hobbies _____
 Vacations _____

Personal Expenses:

Child care _____
 Children (allowance, lessons, camps, etc) _____
 Tuition _____
 Clothing _____
 Professional dues _____
 Newspapers/subscriptions _____
 Dry cleaning _____
 Barber/Hair salon _____
 Pet care _____
 Gym/Fitness _____
 Other _____

Non-Deductible Gifts:

Birthdays _____
 Holidays _____

Automobile Expenses:

Lease/car payments _____
 Insurance _____
 Gas _____
 Maintenance / Repairs _____
 License and registration fees _____
 Parking and tolls _____

Miscellaneous:

Capital Commitments and Other Expenses:

Loan interest payments _____
(excluding home mortgage and autos)
 Loan principal payments _____
(excluding home mortgage and autos)
 Life Insurance Premiums _____
 Disability Insurance Premiums _____
 Contribution to employer retirement plans _____
 Charitable contributions _____
 Home improvements _____
 Additions to IRA or Keogh plans _____
 Investment commitments _____

Other Capital Requirements

TOTAL MONTHLY EXPENSES

Income Sources:

Salary _____
 Bonuses _____
 Social Security _____
 Pension _____
 Investment Income _____
 Rental Income _____
 Other _____

TOTAL MONTHLY INCOME