

Monthly Expenses

Income Taxes (not withheld)

Federal \$ _____
 State \$ _____
 Soc. Sec & Medicare \$ _____
 Other Taxes \$ _____

Debt Payments

Credit Cards \$ _____
 Personal Loans \$ _____
 Student Loans \$ _____
 Other Debts \$ _____

Savings

Emergency \$ _____
 Retirement \$ _____
 College \$ _____
 Other \$ _____

Housing

Mortgage, Rent \$ _____
 Maintenance & Repairs \$ _____
 Property Tax & Insurance \$ _____
 Homeowners Fees \$ _____
 Furnishings & Décor \$ _____
 Other \$ _____

Food

Groceries \$ _____
 Dining Out \$ _____
 Other \$ _____

Miscellaneous

Tithe, Charity & Donations \$ _____
 Hobbies \$ _____
 Clothing \$ _____
 Dry Cleaning & Laundry \$ _____
 Cleaning / Housekeeping \$ _____
 Lawn & Garden \$ _____
 Other \$ _____

Transportation

Auto Loans, Leases \$ _____
 Registration Fees \$ _____
 Fuel & Maintenance \$ _____
 Auto Insurance \$ _____
 Parking & Tolls \$ _____
 Taxi & Transit \$ _____
 Other \$ _____

Utilities

Gas & Electricity \$ _____
 Water \$ _____
 Trash \$ _____
 Other \$ _____

Communications

Phone, TV, Internet \$ _____
 Cell Phone \$ _____
 Media Subscriptions \$ _____
 Other \$ _____

Health

Insurance \$ _____
 Medical, Dental, Rx \$ _____
 Other \$ _____

Entertainment

Vacation & Travel \$ _____
 News & Magazines \$ _____
 Concerts, Theater, Arts \$ _____
 Other \$ _____

Family

Education & Tuition \$ _____
 Daycare & Babysitting \$ _____
 Lessons, Sports, Activities \$ _____
 Memberships \$ _____
 Alimony / Child Support \$ _____
 Other \$ _____

TOTAL MONTHLY EXPENSES

\$ _____

Figure 6.3