Average Monthly Expenses

Housing:	
Rent/Mortgage	\$
Heat (Average)*	\$
Electric	\$
Water	\$
Phone/Internet	\$
Property Taxes	\$
Household Expenses/Furnishings	\$
Repair/Improvements*	\$
Home Insurance	\$
	•
Food:	
Groceries	\$
Paper/Cleaning Supplies	\$
Mid-week Shopping	\$
Meals Out	\$
	+
Transport:	
Gas/Fares	\$
Maintenance	\$
Parking	\$
Car Insurance	\$
	·
Personal:	
Clothing	\$
Medical/Dental/Vision	\$
Education*	\$
Life Insurance	\$
Gifts	\$
Donations	\$
Entertainment**	\$
Child Care	\$
Vacations*	\$
Grooming Supplies	\$
Haircuts/Laundry	\$
Pets*	\$
Cable/Satellite TV	\$
Other	\$
Other	\$
Expense Subtotal:	\$
Savings:	\$
Emergency Fund	\$
Other	\$
Monthly Living Expenses:	\$

Average Monthly Income

Monthly Take Home Pay	\$		
Partner's Take Home Pay \$			
Other Income \$			
(include roommate, second jo	b, child support,		
alimony, Social Security)			
Total Monthly Income: \$			
Monthly Income:	\$		
less Monthly Expenses:	- \$		
Amount Available for E	Debt: = \$		
Debt: (i.e. credit cards, home payments, student loans, med			
Creditors	Balance	Payment	
	Dalariee	i ayment	
Total Debt Owed: \$			
Total Monthly Debt Payments:	- \$		
Subtract from Amount	- ⊅		
Available for Debt (see above)			
This is your Bottom Line! = \$			
*Take year's extimated total and expenses. **Entertainment inlcud Going Out, and Sports.			