

**ESTIMATED MONTHLY LIVING EXPENSES**

**Fixed Expenses**

House payment or rent \_\_\_\_\_  
Car payment/lease \_\_\_\_\_  
Insurance: \_\_\_\_\_  
    Home \_\_\_\_\_  
    Automobile \_\_\_\_\_  
    Health \_\_\_\_\_  
    Life \_\_\_\_\_  
Miscellaneous: \_\_\_\_\_  
\_\_\_\_\_

**Flexible Expenses**

Electricity \_\_\_\_\_  
Gas or heating oil \_\_\_\_\_  
Telephone \_\_\_\_\_  
Cell phone \_\_\_\_\_  
Water and sewer \_\_\_\_\_  
Cable television \_\_\_\_\_  
Internet \_\_\_\_\_  
Pest control \_\_\_\_\_  
Yard care \_\_\_\_\_  
Household help \_\_\_\_\_  
Home repair/maintenance \_\_\_\_\_  
\_\_\_\_\_

**Food**

Groceries \_\_\_\_\_  
Restaurants \_\_\_\_\_  
Lunches \_\_\_\_\_

**Transportation**

Gas and oil \_\_\_\_\_  
Repairs, maintenance \_\_\_\_\_  
Tag \_\_\_\_\_

**Loans**

Installment: \_\_\_\_\_  
\_\_\_\_\_

**Credit accounts**

\_\_\_\_\_

**Children**

Private school, tutors, etc. \_\_\_\_\_  
Activities (sports, music, scouts, etc.) \_\_\_\_\_  
School lunches \_\_\_\_\_  
Other \_\_\_\_\_

**Clothing/Personal**

Clothes – you \_\_\_\_\_  
Clothes – children \_\_\_\_\_  
Laundry/dry cleaning \_\_\_\_\_  
Barber/Beauty shop \_\_\_\_\_  
Cosmetics/toiletries \_\_\_\_\_

**Entertainment**

Newspapers/magazines \_\_\_\_\_  
Sports, movies, etc. \_\_\_\_\_  
Vacations \_\_\_\_\_

**Education**

Tuition \_\_\_\_\_  
Books, papers, supplies, etc. \_\_\_\_\_  
Student loan payments \_\_\_\_\_

**Miscellaneous Expenses**

Religious contribution \_\_\_\_\_  
Gifts (birthdays, etc.) \_\_\_\_\_  
Savings \_\_\_\_\_  
IRA, other retirement \_\_\_\_\_

**Medical**

Doctors, dentists, etc. \_\_\_\_\_  
Glasses/contacts \_\_\_\_\_  
Medicine \_\_\_\_\_  
Other \_\_\_\_\_

**Pets**

Veterinarian Care \_\_\_\_\_  
Food \_\_\_\_\_

**FIXED EXPENSES:** \_\_\_\_\_  
**ALL OTHER EXPENSES** \_\_\_\_\_  
**TOTAL:** \_\_\_\_\_