





## Monthly Expenses: What Goes Out

Taxes	
Federal	\$
State	\$
Local	\$
<b>Total:</b>	<b>\$</b>

Household (Essential)	
Mortgage/Rent	\$
Property Taxes	\$
Maintenance	\$
Home/Renter's Insurance	\$
Electricity	\$
Oil/Gas	\$
Water/Garbage/Sewer	\$
Telephone/Cell Phone	\$
Cable/Internet	\$
Credit Card Payments	\$
Other Debt (student loans, etc.)	\$
Other	\$
<b>Total:</b>	<b>\$</b>

Automobile & Transportation (Essential)	
Car Payment	\$
Maintenance/Repairs	\$
Gasoline	\$
License/Registration	\$
Insurance	\$
Other	\$
<b>Total:</b>	<b>\$</b>

Living Expenses (Essential)	
Food	\$
Clothing	\$
Beauty/Barber	\$
Other	\$
<b>Total:</b>	<b>\$</b>

Medical/Health (Essential)	
Health Insurance	\$
Life Insurance	\$
Long-Term Care Insurance	\$
Disability Insurance	\$
Dental Expenses	\$
Other	\$
<b>Total:</b>	<b>\$</b>

Family Care (Essential)	
Parent/Child Care	\$
Education	\$
Clothing	\$
Other	\$
<b>Total:</b>	<b>\$</b>

<b>TOTAL ESSENTIAL:</b>	<b>\$</b>
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Discretionary	
Entertainment	\$
Dining Out	\$
Hobbies	\$
Publications	\$
Education	\$
Traveling/Vacations	\$
Charitable Donations	\$
Gifts	\$
Professional/Social Dues	\$
Gym Membership	\$
Other	\$
<b>TOTAL DISCRETIONARY:</b>	<b>\$</b>

### Expense - Notes