

Expense Worksheet

Expenses fall into three categories: fixed – what you must pay, variable – what you can adjust if necessary, and emergency – unplanned. Look at year-end credit card summaries (broken into categories) and checking account payments to identify your expenses. Fill out the expense template below and you will have taken the first step toward better financial health. The key to this exercise is not perfection, but ballpark.

EXPENSES	Monthly	Annual	Notes
Mortgage/Rent			
Property Tax			
Insurance (H/O or Renter's)			
Total Housing			
Utilities and Home Maintenance			
Insurance (Auto/Medical/Life/Umbrella)			
Debt (Credit Card, Student Loan, Auto)			
Total Fixed			
Food (Groceries, Eating Out)			
Shopping (Clothing, Home Goods)			
Auto (Gas/Maintenance/Parking/Uber)			
Personal Care			
Children			
Entertainment			
Vacations			
Clubs/Memberships			
Subscriptions			
Pets			
Professional Services			
Other Household Expenses			
Gifts			
Charitable Donations			
Planned Savings			
Total Variable			
TOTAL EXPENSES			

