

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: _____