

For variable expenses, figure how much you typically spend in a year and divide by twelve. Medical expenses should not include insurance premiums. Do not include any expenses that are deducted from your pay. If home insurance and property taxes are included in your mortgage payment, do not list them separately.

MONTHLY EXPENSE ITEMS	\$ AMOUNT
Mortgage/Rent (Does this include taxes and insurance? Yes No. If no, specify amounts below.	
Property taxes	
Insurance (including renters insurance)	
Home Owner's Association Dues	
Home Maintenance	
Utilities: Electric, heat, natural gas	
Utilities: Water/Sewer	
Home phone, internet, cable	
Telephone: Mobile	
Food/Housekeeping Supplies	
Childcare	
Children's education (child related school activities/expenses for dependent children less than 18)	
Clothing / Laundry / Dry cleaning	
Personal care products / services	
Medical / Dental / Prescriptions (Do not include monthly insurance premiums or items deducted from your pay. Include regular doctor visits or other regular services paid out of pocket)	
Recreation (Clubs, entertainment, newspapers, etc)	
Charitable contributions (do not include items deducted from your paycheck)	
Insurance: Life	
Insurance: Auto	
Insurance: Health (Do not include items deducted from your paycheck)	
Insurance: Other	
Taxes (ex: self-employment. Do not include taxes deducted from pay or included in mortgage payment)	
Transportation (Fuel, oil, registration, annual maintenance, etc. Not vehicle payments)	
Parking expenses (work related); tolls	
Car Payment for vehicle 1	
Car Payment for vehicle 2	
Pet expenses	
Student Loans	
Support (Alimony, child support, support paid to others)	
Other	