

Monthly Expenses:

Home:

Mortgage (P&I) OR Rent:

Escrow:

Home Repairs:

Home Improvement:

HOA Fees:

TOTAL:

Living Expenses:

Groceries:

Clothing:

Toiletries/Cleaning Supplies:

Haircuts:

Medical/Dental Expenses:

Other:

TOTAL

Utilities:

Electric:

Gas:

Water & Sewer:

Phone (landline):

Phone (cellular):

Cable/Satellite:

Internet:

Other:

TOTAL

Entertainment:

Eating Out:

Vacations/Trips:

Books/Newspaper/Magazines:

Hobbies:

Other:

TOTAL

Debt Payments:

Car Payment 1:

Car Payment 2:

Credit Card 1:

Credit Card 2:

College Loans:

HELOC Payments:

Other payments:

TOTAL

Insurance:

Life Insurance:

Disability:

Health Insurance:

Dental Insurance/Visits:

Prescriptions/Medication:

TOTAL

Transportation:

Car Insurance:

Gas:

Maintenance/Repairs:

Other (Parking, Tolls, etc.):

TOTAL

Gifts:

Gifts:

Charitable Contributions:

Other:

TOTAL

Other:

Pet Costs:

Gym Fees:

Spiritual Growth:

TOTAL

TOTAL MONTHLY EXPENSES:

DIFFERENCE TOTAL (Income - Expenses):