

Average Monthly Expenses

Average Monthly Income

Housing:	
Rent/Mortgage	\$
Heat (Average)*	\$
Electric	\$
Water	\$
Property Taxes	\$
Other Household Expenses	\$
Repairs / Improvements	\$
Home Insurance	\$
Total Monthly Fixed Expenses	\$

Food:	
Groceries	\$
Paper/Cleaning Supplies	\$
Mid-week Shopping	\$
Meals Out	\$

Transport:	
Gas/Fares	\$
Maintenance	\$
Parking	\$
Car Insurance	\$

Personal:	
Clothing	\$
Medical/Dental/Vision	\$
Education* (not student loans)	\$
Life Insurance	\$
Gifts	\$
Donations	\$
Entertainment**	\$
Child Care	\$
Vacations	\$
Laundry Services	\$
Personal / Gym Fees / Haircuts	\$
Pet Supplies / Expenses	\$
Cable / Satellite TV / Internet	\$
Cell Phone	\$
Other	\$

Expense Subtotal:	\$
Savings:	
Emergency Fund	\$
Monthly Expenses (from top)	\$
Total Monthly Living Expenses:	\$

Monthly Take Home Pay	\$
Partner's Take Home Pay	\$
Other Income	\$
<i>(include roommate, second job, child support, alimony, Social Security)</i>	
Total Monthly Income:	\$

Monthly Income:	\$
Less Monthly Expenses:	- \$

Amount Available for Debt: = \$

Debt: (i.e. credit cards, home equity loan, car payments, student loans, medical bills, etc.)

Creditors	Balance Owed	Minimum Payment

Total Debt Owed: \$

Total Monthly Debt Payments: - \$

Subtract from Amount = \$

Available for Debt (see above)

This is your Bottom Line! = \$

*Take year's estimated total and divide by 12 for the average monthly expenses.

**Entertainment includes: Reading, Videos, Music, Hobbies, Going Out & Sports.