

## Monthly Expenses

This is a sample listing of monthly expenses. Your expenses may include other categories or you may wish to use different categories than the ones listed below. Estimate as best you can all your actual expenses during the prior month.

November Expenses	Amount
Rent or mortgage payments (include both first and second mortgages. If property taxes and insurance not included in mortgage payments, list them as a separate expense)	
Home maintenance and repairs	
Furniture, appliances, electronics, or other goods	
Gas and electric utilities	
Water, sewer, and trash	
Internet, TV, cellphones, landline telephones	
Medical insurance	
Medical and dental expenses, prescriptions	
Groceries and other items purchased at market	
Eating out, coffee, snacks, and lunches at work	
Haircuts, personal care and products	
Clothing and footwear	
Gas, car repairs, car insurance, tolls	
Auto loan or lease payment	
Alcohol, cigarettes	
Pet expenses	
Health club	
Credit card payments (do not include if pay off most or all outstanding balance each month)	
Small loan payments	
<b>Total</b>	