

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)	\$1,412
Home maintenance and repairs	\$175
Furniture, appliances, electronics, or other goods	\$135
Gas and electric utilities	\$180
Water, sewer, and trash	\$190
Internet, TV, cellphones, landline telephones	\$185
Medical insurance	\$553
Medical and dental expenses, prescriptions	\$250
Groceries and other items purchased at market	\$390
Eating out, coffee, snacks, and lunches at work	\$115
Haircuts, personal care and products	\$55
Clothing and footwear	\$90
Gas, car repairs, car insurance, tolls	\$245
Auto loan or lease payment	\$356

Alcohol, cigarettes	\$140
Pet expenses	\$78
Health club	\$58
Credit card payments (do not include if pay off most or all outstanding balance each month)	\$469
Small loan payments	\$275
Total	\$5,351

