

# MONTHLY HOUSEHOLD LIVING EXPENSES

Date: \_\_\_\_\_

## GROSS INCOME PER MONTH

Work Income-A \_\_\_\_\_  
 Work Income-B \_\_\_\_\_  
 Investments \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

## LESS PAYCHECK DEDUCTIONS

Pre-Tax Savings/Retirement \_\_\_\_\_  
 Fed/State Taxes \_\_\_\_\_  
 FICA/Medicare \_\_\_\_\_  
 Other Pre-Tax Deductions \_\_\_\_\_  
 Other After-Tax Deductions \_\_\_\_\_

## NET SPENDABLE INCOME

## RENT AND HOUSE PAYMENT

House Mortgage/Rent \_\_\_\_\_  
 Taxes \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Assessments \_\_\_\_\_  
 Improvements \_\_\_\_\_  
 Help (Maid, Yard, etc.) \_\_\_\_\_  
 Other \_\_\_\_\_

## UTILITIES

Electricity/Heat \_\_\_\_\_  
 Water \_\_\_\_\_  
 Cable T.V. \_\_\_\_\_  
 Internet \_\_\_\_\_  
 Garbage \_\_\_\_\_  
 Telephone/Cellular \_\_\_\_\_  
 Repairs/Service \_\_\_\_\_  
 Cleaning/Laundry \_\_\_\_\_  
 Other \_\_\_\_\_

## FOOD

For (\_\_\_\_) People \_\_\_\_\_  
 Meals Eaten Out \_\_\_\_\_  
 Other \_\_\_\_\_

## CHILDREN

Clothing \_\_\_\_\_  
 School Expenses \_\_\_\_\_  
 School Lunches \_\_\_\_\_  
 Allowance \_\_\_\_\_  
 Doctor & Drugs \_\_\_\_\_  
 Dentist \_\_\_\_\_  
 Babysitting \_\_\_\_\_  
 Recreational \_\_\_\_\_  
 Hair Cuts \_\_\_\_\_  
 Other \_\_\_\_\_

## PERSONAL EXPENSES

Clothing/Shoes \_\_\_\_\_  
 Medical/Dental \_\_\_\_\_  
 Cosmetics \_\_\_\_\_  
 Recreational \_\_\_\_\_  
 Union/Club Dues \_\_\_\_\_  
 Hair Care \_\_\_\_\_  
 Travel/Vacation \_\_\_\_\_  
 Continued Education \_\_\_\_\_  
 Professional Fees \_\_\_\_\_  
 Other \_\_\_\_\_

## TRANSPORTATION

Monthly Payments \_\_\_\_\_  
 Gas & Oil \_\_\_\_\_  
 Repair & Maint. \_\_\_\_\_  
 Public Bus/Taxi \_\_\_\_\_  
 License \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Parking Expense \_\_\_\_\_  
 Other \_\_\_\_\_

## INSURANCE

Life Insurance \_\_\_\_\_  
 Health Insurance \_\_\_\_\_  
 Dental/Vision \_\_\_\_\_  
 Disability \_\_\_\_\_  
 Long Term Care \_\_\_\_\_

## DEBT/MISCELLANEOUS

Personal Loans \_\_\_\_\_  
 Credit Cards \_\_\_\_\_  
 Contributions \_\_\_\_\_  
 Newspaper/Subscp \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Pets \_\_\_\_\_  
 Other/Cash \_\_\_\_\_

## SAVINGS

Retirement \_\_\_\_\_  
 Education \_\_\_\_\_  
 Cash Reserves \_\_\_\_\_  
 Other \_\_\_\_\_

## TOTAL MONTHLY EXPENSES

## INCOME VS. EXPENSES

NET SPENDABLE INCOME	\$
LESS TOTAL EXPENSES	\$
DISCRETIONARY INCOME	\$