

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	\$