

MONTHLY LIVING EXPENSES:

Jan 2013

DO NOT INCLUDE EXPENSES FOR WHICH YOU HAVE AN ALLOTMENT ESTABLISHED

LIVING EXPENSES		MONTHLY \$	MONTHLY \$
SAVINGS	Savings		Investments / Retirement
HOUSING	Rent / Mortgage / Taxes		Maintenance / Repairs / Other
FOOD	Groceries		Out of House / Dining Out
UTILITIES	Electricity		Telephone
	Gas / Oil		Cellular Phone
	Water / Sewage / Garbage		
TRANSPORTATION	POV Fuel or Local Transportation		Maintenance / Repairs
	Oil Changes		POV Taxes / Registration
	Tires		Car Washes / Detailing
CLOTHES	Laundromat / Dry Cleaning		Clothing Purchased
INSURANCE	Auto		Health
	Life		Other (Homeowner / Renter Ins)
HEALTH	Medicines (Rx or OTC)		Medical / Health Supplies
	Doctor / Hospital CoPay		Dentist
EDUCATION	Tuition		Fees
	Books		Other
CONTRIBUTIONS	Club Dues		Church / Charity / Other
SUBSCRIPTIONS	Newspaper		Cable TV / Satellite
	Magazines		Internet
	Online or Computer Games (WoW)		Online Mbrshps (Amazon Prime)
	Netflix / Blockbuster / Hulu / Etc		Other (i.e. Pest Control)
PERSONAL	Beauty Shop / Barber / Nails/Pedi		Tobacco / Cigarettes
	Beauty Products / Toiletries		Alcohol - Liquor / Beer
ENTERTAINMENT	Movies (Redbox / Vudu / Theater)		Sports / Band / Hobbies
	iTunes / Kindle / iBooks / Nook		Other / Lottery tickets
DEPENDENT CARE	Child Care / Babysitter		Alimony
	Child Support		Child(ren)'s Allowance / Toys
MISCELLANEOUS	Pet Expense		Other:
	Holidays/Vacation/Gifts/Bdays		Other:
TOTALS		\$	\$
TOTAL MONTHLY LIVING EXPENSES			\$

SUMMARY		* Enter only TAKE-HOME PAY amts	
MID-MONTH PAY*		+ 2ND INCOME	
END OF MNTH PAY*	+	+ DISABILITY INCOME	
SPOUSE/PARTNER	+	+ OTHER INCOME (ie Child Support)	
RETIREMENT	+	TOTAL NET PAY	\$

DEDUCT TOTAL MNTHLY LIVING EXPENSES	-	\$
BALANCE FOR DEBT REPAYMENT	=	\$
DEDUCT TOTAL MNTHLY DEBT PYMTS	-	\$
ADD TOTAL of DEBT ALLOTMENTS**	+	
SURPLUS or DEFICIT		\$

** Enter only **DEBT** allotment amts

