

# Monthly Living Expense Worksheet

This worksheet provides a close estimate of your monthly household expenses and helps determine how much money you need to live well. We suggest tracking your budget for 3 consecutive months to get an average of your disposable income/deficit, which will give you a better idea of how much money is coming and going.

MONTH \_\_\_\_\_

## Income

Income #1	\$ _____
Income #2	\$ _____
Social Security	\$ _____
Military Pay	\$ _____
Pension Plan	\$ _____
Interest Income	\$ _____
Alimony/Child Support	\$ _____
Real Estate (Rent)	\$ _____
Dividends (Investments)	\$ _____
Other Income	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

## Living Expenses

Grocery Shopping	\$ _____
Clothing	\$ _____
Personal Care	\$ _____
Medication/Supplements	\$ _____
Life Insurance/Long-Term Care	\$ _____
Child Care	\$ _____
Child Activities	\$ _____
Pet Care	\$ _____
Health/Dental Check Ups	\$ _____
Other Expenses	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

## Lifestyle Expenses

Dining Out	\$ _____
Movies/Theatre/Museum	\$ _____
Gym/Country Club/Golf Club	\$ _____
Hobbies/Collections	\$ _____
Vacation	\$ _____
Gifts/Donations	\$ _____
Entertainment Activities	\$ _____
Books/Magazine Subscriptions	\$ _____
Electronics	\$ _____
Other Expenses	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

## Housing Expenses

Mortgage/Rent	\$ _____
Home Equity Loan/Line of Credit	\$ _____
HOA	\$ _____
Home Insurance	\$ _____
Other Expenses	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

## Auto & Transportation Expenses

Auto Loan	\$ _____
Auto Insurance	\$ _____
Maintenance/Repairs	\$ _____
Gas	\$ _____
Other Expenses	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

## Credit Loan Payments (Monthly Min.)

Student Loans	\$ _____
Credit Card #1	\$ _____
Credit Card #2	\$ _____
Credit Card #3	\$ _____
Other Loan Payments	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

## Household Expenses

Gas	\$ _____
Electricity	\$ _____
Water/Sewer/Garbage	\$ _____
Alarm System	\$ _____
Home Phone/Internet/TV	\$ _____
Mobile Phone	\$ _____
Landscape Maintenance	\$ _____
House Cleaning	\$ _____
Other Expenses	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

### SUMMARY OF BUDGET

<b>Total Income</b>	\$ _____
<b>Total Expenses</b>	(-) \$ _____
<b>YOUR DISPOSABLE INCOME OR DEFICIT</b>	\$ _____