



Expense Worksheet for Fixed Expenses

Monthly Expense	Current Payment
Mortgage / Rent	\$
Real estate taxes <i>(may be included in mortgage payment)</i>	\$
Homeowner's insurance <i>(may be included in mortgage payment)</i>	\$
Homeowners Association / HOA	\$
Auto loans / Lease payments	\$
Car insurance	\$
Student loan payments	\$
Alimony / child support payments	\$
Medical insurance	\$
Credit card debt <i>(totalled from debt worksheet)</i>	\$
Savings <i>(set target of 50-10% of your income)</i>	\$
Other	\$
Other	\$
Other	\$
TOTAL	\$

Additional notes about fixed expenses: _____



Expense Worksheet for Flexible Expenses

Monthly Expense	Current Payment	Adjusted to Balance Income
Home Phone / Internet	\$	\$
Electric / Gas / Oil	\$	\$
Cable / Satellite	\$	\$
Mobile service	\$	\$
Groceries	\$	\$
Household supplies	\$	\$
School supplies	\$	\$
Clothing	\$	\$
Dry cleaning / laundry	\$	\$
Pet care costs	\$	\$
Gas (auto)	\$	\$
Transportation (tolls/parking)	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
TOTAL	\$	\$

Additional notes about flexible expenses: _____



Expense Worksheet for Discretionary Expenses

Monthly Expense	Current Payment	Adjusted to Balance Income
Movies / Theater	\$	\$
Dining out	\$	\$
Sporting events / Concerts	\$	\$
Recreation	\$	\$
Hobbies	\$	\$
Streaming services (music / movies / gaming)	\$	\$
Subscription (magazine / newspaper)	\$	\$
Barber / Salon	\$	\$
Donations / Dues	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
TOTAL	\$	\$

Additional notes about discretionary expenses: _____