



Here is a budget sheet that will help us to better understand your monthly expenses. Obviously, some line items will not apply to you. Be diligent, but it is more important to get a general idea of where you are at this point than it is to complete every line.

### HOUSEHOLD EXPENSES

Rent/Mortgage	_____
Real Estate Taxes	_____
Home/Apt. Insurance	_____
Repairs/Maintenance	_____
Electric/Gas/Oil	_____
Water/Sewer	_____
Lawn Care	_____
House Cleaning	_____
Telephone/Cable/Internet	_____
<b>Subtotal</b>	_____

### ESSENTIAL EXPENSES

Groceries	_____
Clothing	_____
Laundry/Dry Cleaning	_____
Auto Repairs/Maintenance	_____
Auto Gasoline	_____
Auto Insurance	_____
Auto Loan Payments	_____
<b>Subtotal</b>	_____

### DISCRETIONARY EXPENSES

Entertainment	_____
Dining	_____
Recreation	_____
Travel	_____
Hobbies	_____
Charitable Contributions	_____
Gifts	_____
Home Improvements	_____
New Car Purchase	_____
<b>Subtotal</b>	_____

### COMMITTED EXPENSES

Credit Card Payments	_____
Child/Dependent Care	_____
Student or Other Loans	_____
Alimony/Child Support	_____
Adult/Other Education	_____
Personal (Haircuts, etc.)	_____
Medical Prescriptions	_____
Life Insurance Premiums	_____
Health Care Premiums	_____
Disability Ins. Premiums	_____
<b>Subtotal</b>	_____

### MISCELLANEOUS EXPENSES

Health Club	_____
Pets (Food, Vet, etc.)	_____
EZ Pass	_____
Magazine Subscriptions	_____
Medical Prescriptions	_____
Netflix/Hulu/etc.	_____
Other Expenses	_____
Other Expenses	_____
Other Expenses	_____
Other Expenses	_____
Other Expenses	_____
<b>Subtotal</b>	_____

<b>Subtotal Household</b>	_____
<b>Subtotal Essential</b>	_____
<b>Subtotal Discretionary</b>	_____
<b>Subtotal Committed</b>	_____
<b>Subtotal Miscellaneous</b>	_____
<b>Total Monthly Expenses</b>	_____