

Monthly Budget of Expenses

Name: _____

Date: _____

Directions: In this budget, we work with monthly units. Please translate all items into average monthly units.

This budget is meant to reflect your best estimate of your anticipated expenses. It is not meant simply to list your past expenses. Instead, use your past experiences as the basis to establish a budget for the foreseeable future. This is meant to be a planning document so as to have a more realistic and concrete sense of your future needs and lifestyle.

A. Housing

- 1. Rent _____
- 2. Mortgage (Principal and Interest) _____
- 3. Second Mortgage _____
- 4. Real Estate Taxes _____
- 5. Home Insurance _____
- 6. Other (specify) _____

SUBTOTAL _____

B. Utilities

- 1. Electricity _____
- 2. Gas/Heating Oil _____
- 3. Telephone _____
- 4. Water _____
- 5. Other (specify) _____

SUBTOTAL _____

C. Household Operation and Maintenance

- 1. Repairs (normal/ongoing) _____
- 2. Appliance Service Contracts _____
- 3. Garden and Yard Work _____
- 4. Domestic Help (____ days at \$____ per day) _____
- 5. Cable TV _____
- 6. Other (specify) _____

SUBTOTAL _____

D. Food (home and away) _____

E. Clothing _____

F. Transportation _____

SUBTOTAL _____

G. Health, Medical, Dental

1. Medical and Hospital Insurance

2. Dental Insurance

3. Medical and Health Care not covered by insurance _____

4. Dental (not covered by insurance) _____

5. Medicine and Drugs _____

6. Life and Disability Insurance _____

(List policies and premiums)

SUBTOTAL _____

H. Children's Education and Child Care

1. Children's Day Care _____

2. Private School Tuition _____

3. College Tuition (only if current) _____

4. Room and Board _____

5. Books and Fees _____

6. Sports, Lessons (specify) _____

7. Children's Allowance _____

8. Other (Specify) _____

SUBTOTAL _____

I. Education (Self)

1. Tuition _____

2. Books and Fees _____

3. Other (specify)

SUBTOTAL

J. Personal and Entertainment Expenses

1. Drug/Variety Store Items

2. Books, Magazines, Newspapers

3. Dry Cleaners/Laundry

4. Haircuts

5. Dues (club or professional dues not listed as business expense)

6. Charities, Contribution

7. Cultural/Recreational (specify)

8. Other (specify)

SUBTOTAL

K. Vacation

1. Self

2. Children

3. Summer Camp

L. Gifts (Holidays and Birthdays)

TOTAL EXPENSES
