

Monthly Expenses

Estimate your monthly expenses or track your spending with the weekly spending tracker. To calculate periodic expenses, estimate costs and divide by the number of months covered. Make sure to exclude payroll deductions such as insurance, child care or transportation benefits and reimbursements.

Housing	Current	Revised	Child Related	Current	Revised
Rent			Daycare		
First Mortgage			Babysitting		
Second Mortgage			Allowance		
Third Mortgage			Diapers		
Association Dues			Child Support		
Property Taxes			Activities		
Lot Rent					
Home/Renters Insurance			Installment Loans	Current	Revised
Home Maintenance			Car Payment #1		
			Car Payment #2		
Utilities	Current	Revised	Student Loan		
Electric/Gas/Oil			Cosigned Loan		
Water/Sewer			Other Debts / Creditors		
Garbage/Recycling			Other Loans		
Telephone			Income Taxes (owed)		
Pager/Cellular Phone					
Other Utility			Education	Current	Revised
Automobile	Current	Revised	Tuition		
Auto Gasoline			Books		
Auto Maintenance			Supplies		
Auto Registration/Taxes					
Parking/Bus Pass/Train			Leisure/Charitable	Current	Revised
			Gifts/Holidays		
Food	Current	Revised	Newspaper		
Groceries			Travel		
Dining Out			Alcohol/Tobacco		
Food At Work			Cable TV		
School Lunches			Internet Service		
			Other Entertainment		
Clothing	Current	Revised	Tithe/Donations		
Clothing					
Insurance	Current	Revised	Job Related Expenses	Current	Revised
Automotive Insurance			Tools		
Medical Insurance			Work Clothes		
Life Insurance					
Healthcare	Current	Revised	Miscellaneous	Current	Revised
Doctor Visits			Laundry/Dry Cleaning		
Dentist Visits			Home Cleaning		
Optical			Personal Care		
Prescriptions			Pet Expense		
Other-Medical			Postage		
Subtotal Column 1			Bank charges		
			Other Miscellaneous		
			Savings		
			Subtotal Column 2		
			Subtotal Column 1		
			Total		