

Mastering 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. Finally, compare net income to expenses. (Net income is also known as take-home pay; it is the amount remaining after all deductions.)

	<i>Current</i>	<i>Revised</i>		<i>Current</i>	<i>Revised</i>
HOUSING			CHILD RELATED		
Rent/Mortgage(s)			Child Support		
Assoc. Dues or Lot Rent			Child Care/Babysitting		
Property Taxes			Diapers/Supplies		
Home Insurance			Activities/Allowance		
Home Maintenance			LOANS		
Electric/Gas/Oil			Car Payment(s)		
Water/Garbage			Student Loans		
Cell/Landline Phone			Other Payments		
Cable/Internet			EDUCATION		
TRANSPORTATION			Books/Supplies/Tuition		
Gasoline/Maintenance			LEISURE/GIFTING		
Parking/Bus/Train			Gifts/Holidays		
FOOD			Donations		
Groceries/Dining Out			Alcohol/Tobacco		
Work/School Lunches			Entertainment		
INSURANCE			JOB RELATED		
Auto Insurance			Tools/Supplies		
Medical/Life Insurance			Work Clothes		
HEALTHCARE			MISCELLANEOUS		
Medical/Dental/Optical			Personal Care		
Prescriptions/Supplies			Laundry/Cleaning		
CLOTHING			Pet Care		
Adult/Child			SAVINGS		
SUBTOTAL (A)			SUBTOTAL (B)		

<i>Net Income for the Period</i>	<i>Net Income Less Column Subtotal A+B</i>	<i>Excess/Shortage</i>

REGAIN CONTROL – YOU CAN DO IT!