

Monthly Expense Worksheet

Use this worksheet as a guide to create a personal snapshot of your monthly expenses. Review each category and establish how much of your monthly income is spent on each. Keep in mind that this worksheet is only meant as a guide so feel free to customize the expense categories as you see fit. After adding up your Total Monthly Expenses compare that amount to your Total Monthly Net Income. Your Total Monthly Expenses should be less than your Total Monthly Net Income. If your Expenses are greater than your Income, carefully review each expenditure to see where spending cuts can be made.

		Monthly Amount			Monthly Amount
Housing			Retirement/Pension Plan		
Mortgage					
Rent					
Maintenance					
Utilities			Transportation		
Electricity			Gas		
Heat			Parking		
Internet/Cable			Tolls		
Phones			Public Transportation		
Water/Sewer					
Food			Health Care		
			Health Insurance		
			Medicine		
			Doctor/Hospital Visits		
			Other		
Taxes			Personal Care		
Real Estate			Hair/Nails		
Income (State, Federal, City)			Dry Cleaning		
Other Property Taxes			Gym		
			Entertainment		
Insurance			Total Monthly Expenses		
Home					
Life					
Car					
Other					
Loans			Total Monthly Net Income		
Car					
Credit Card					
Other					