

**Expense Worksheet for Fixed Expenses**

|  |  |
| --- | --- |
| **Monthly Expense** | **Current Payment** |
| Mortgage / Rent | $ |
| Real estate taxes  *(may be included in mortgage payment)* | $ |
| Homeowner’s insurance *(may be included in mortgage payment)* | $ |
| Homeowners Association / HOA | $ |
| Auto loans / Lease payments | $ |
| Car insurance | $ |
| Student loan payments | $ |
| Alimony / child support payments | $ |
| Medical insurance | $ |
| Credit card debt  *(totaled from debt worksheet)* | $ |
| Savings  *(set target of 50-10% of your income)* | $ |
| Other | $ |
| Other | $ |
| Other | $ |
| **TOTAL** | $ |

Additional notes about fixed expenses: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_



**Expense Worksheet for Flexible Expenses**

|  |  |  |
| --- | --- | --- |
| **Monthly Expense** | **Current Payment** | **Adjusted to Balance Income** |
| Home Phone / Internet | $ | $ |
| Electric / Gas / Oil | $ | $ |
| Cable / Satellite | $ | $ |
| Mobile service | $ | $ |
| Groceries | $ | $ |
| Household supplies | $ | $ |
| School supplies | $ | $ |
| Clothing | $ | $ |
| Dry cleaning / laundry | $ | $ |
| Pet care costs | $ | $ |
| Gas (auto) | $ | $ |
| Transportation (tolls/parking) | $ | $ |
| Other | $ | $ |
| Other | $ | $ |
| Other | $ | $ |
| **TOTAL** | $ | $ |

Additional notes about flexible expenses: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_



**Expense Worksheet for Discretionary Expenses**

|  |  |  |
| --- | --- | --- |
| **Monthly Expense** | **Current Payment** | **Adjusted to Balance Income** |
| Movies / Theater | $ | $ |
| Dining out | $ | $ |
| Sporting events / Concerts | $ | $ |
| Recreation | $ | $ |
| Hobbies | $ | $ |
| Streaming services (music / movies / gaming) | $ | $ |
| Subscription  (magazine / newspaper) | $ | $ |
| Barber / Salon | $ | $ |
| Donations / Dues | $ | $ |
| Other | $ | $ |
| Other | $ | $ |
| Other | $ | $ |
| Other | $ | $ |
| Other | $ | $ |
| **TOTAL** | $ | $ |

Additional notes about discretionary expenses: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_