

MONTHLY EXPENSE WORKSHEET

EXPENSES ARE FOR YOUR ENTIRE HOUSEHOLD, INCLUDING SPOUSE AND CHILDREN

FOR VARIABLE EXPENSES (E.G. MEDICAL, CAR REPAIRS, HEATING OIL, CLOTHING, ETC.), FIGURE HOW MUCH YOU TYPICALLY SPEND IN A YEAR AND DIVIDE BY TWELVE.

RENT	\$
MORTGAGE	\$
REAL ESTATE TAXES (ONLY IF NOT INCLUDED IN MORTGAGE PAYMENT)	\$
PROPERTY INSURANCE (ONLY IF NOT INCLUDED IN MORTGAGE PAYMENT)	\$
RENTER'S INSURANCE	\$
HOME MAINTENANCE EXPENSES	\$
HOMEOWNER'S ASSOCIATION/CONDOMINIUM DUES/CO-OP MAINTENANCE	\$
SECOND MORTGAGE/HOME EQUITY LOAN	\$
UTILITIES	
ELECTRICITY	\$
HEATING OIL/GAS	\$
WATER/SEWER	\$
TELEPHONE/CABLE/INTERNET	\$
CELL PHONE	\$
ALARM SYSTEM	\$
FOOD	
GROCERIES/PAPER GOODS	\$
VITAMINS/SUPPLEMENTS	\$
FOOD/COFFEE AT WORK	\$
TAKEOUT FOOD	\$
SCHOOL LUNCHES	\$
CHILDCARE	\$
CHILD EDUCATION COSTS	\$
CLOTHING	\$
LAUNDRY/DRY CLEANING	\$
PERSONAL CARE/HYGIENE PRODUCTS	\$
PERSONAL CARE SERVICES	\$
MEDICAL/DENTAL EXPENSES (DO NOT INCLUDE INSURANCE PREMIUMS)	
MEDICAL/CHIROPRACTOR	\$
DENTAL	\$
PRESCRIPTION MEDICINE	\$
VISION CARE (GLASSES, CONTACT LENSES, EXAMS)	\$
TRANSPORTATION	
FUEL	\$
MAINTENANCE/REPAIRS	\$
PARKING/TOLLS	\$
BUS/TRAIN/TAXI FARES	\$
ENTERTAINMENT/RECREATION/SUBSCRIPTIONS	\$
CHARITABLE/RELIGIOUS DONATIONS	\$
INSURANCE (DO NOT INCLUDE IF DEDUCTED FROM PAY)	
TERM LIFE INSURANCE	\$
WHOLE LIFE INSURANCE	\$
MEDICAL INSURANCE	\$
AUTOMOBILE INSURANCE	\$
TAXES (OTHER THAN TAXES WITHHELD FROM PAY)	\$

AUTOMOBILE LOAN PAYMENTS	
VEHICLE # 1	\$
VEHICLE # 2	\$
AUTOMOBILE LEASE PAYMENTS	
VEHICLE # 1	\$
VEHICLE # 2	\$
STUDENT LOAN PAYMENTS	\$
CHILD SUPPORT PAYMENTS	\$
SPOUSAL MAINTENANCE PAYMENTS	\$
CHILD ACTIVITIES (LESSONS, SPORTS, CAMP, SCHOOL EVENTS)	\$
CHILD/BABY EXPENSES (CLOTHING, TOYS, SPORTS EQUIPMENT, SCHOOL SUPPLIES)	\$
PET CARE (FOOD, SUPPLIES, GROOMING, VETERINARIAN)	\$
GYM MEMBERSHIP	\$
STORAGE UNIT	\$
CIGARETTES	\$
OTHER EXPENSES NOT SPECIFIED ABOVE	\$
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•	\$
•	\$
IF YOUR SPOUSE IS NOT FILING FOR BANKRUPTCY, INDICATE THE FOLLOWING EXPENSES FOR YOUR SPOUSE, IF APPLICABLE	
AUTOMOBILE LOAN PAYMENTS	
VEHICLE # 1	\$
VEHICLE # 2	\$
AUTOMOBILE LEASE PAYMENTS	
VEHICLE # 1	\$
VEHICLE # 2	\$
STUDENT LOAN PAYMENTS	\$
AVERAGE TOTAL MONTHLY PAYMENTS FOR SPOUSE'S UNSECURED DEBTS (PERSONAL LOANS, CREDIT CARDS)	\$
TOTAL MONTHLY HOUSEHOLD EXPENSES	\$