

**Expense Worksheet for Fixed Expenses**

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| --- | --- |
| **Monthly Expense** | **Current Payment** |
| Mortgage / Rent | $ |
| Real estate taxes | $ |
| Homeowner’s insurance | $ |
| Car loans / Lease payments (including taxes) | $ |
| Car insurance | $ |
| Student loans | $ |
| Alimony / child support | $ |
| Credit card debt  *(totalled from debt worksheet)* | $ |
| Other | $ |
| Other | $ |
| Other | $ |
| **TOTAL** | $ |

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



**Expense Worksheet for Flexible Expenses**

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| **Monthly Expense** | **Current Payment** | **Adjusted to Balance Income** |
| Telephone / Internet | $ | $ |
| Electric / Gas / Oil / Fuel Bill | $ | $ |
| Cable / Satellite Television Bill | $ | $ |
| Groceries | $ | $ |
| Household supplies | $ | $ |
| School supplies | $ | $ |
| Clothing | $ | $ |
| Dry cleaning / laundry | $ | $ |
| Pet care costs | $ | $ |
| Gas (car) | $ | $ |
| Savings  *(5% is your starting goal)* | $ | $ |
| Other | $ | $ |
| Other | $ | $ |
| Other | $ | $ |
| **TOTAL** | $ | $ |

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



**Expense Worksheet for Discretionary Expenses**

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

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