

# Budgeting: Monthly Expenses

Essential Monthly Expenses		
<b>Home</b>	Estimated	Actual
Rent/Mortgage		
Renter's/Homeowner		
Phone (Cell + Landline)		
Maintenance		
Cleaning Supplies/Laundry		
<b>Total</b>		
<b>Utilities</b>	Estimated	Actual
Heating		
Electricity		
Gas		
Water		
Trash Service		
<b>Total</b>		
<b>Food - Groceries</b>	Estimated	Actual
<b>Total</b>		
<b>Transportation</b>	Estimated	Actual
Gas		
Car Payment		
Car Insurance		
Car Repairs		
Car Registration, Inspection		
Public Transportation/Taxi		
Parking/Tolls/Tickets		
<b>Total</b>		
<b>Medical/Healthcare</b>	Estimated	Actual
<b>Health Insurance*</b>		
Office Visits/Copays		
Dental		
Prescriptions		
<b>Total</b>		
<b>Clothing</b>	Estimated	Actual
<b>Total</b>		
<b>Banking Fees &amp; Expenses</b>	Estimated	Actual
<b>Total</b>		
<b>Debt</b>	Estimated	Actual
Student Loans		
Credit Card		
Other Debt		
<b>Total</b>		
<b>Education</b>	Estimated	Actual
Tuition		
Books/Supplies		
Personal Growth		
<b>Total</b>		

<b>Childcare</b>	Estimated	Actual
Daycare/Babysitter		
Child Support		
<b>Total</b>		
<b>Savings/Insurance</b>	Estimated	Actual
Basic Savings		
Life Insurance		
Retirement Savings		
College Savings		
<b>Total</b>		
<b>Pet Care</b>	Estimated	Actual
Food & Care		
Vet & Meds		
Kennel/Boarding		
<b>Total</b>		
<b>Total Essential Expenses</b>		

Discretionary Monthly Expenses		
<b>Charity/Gifts</b>	Estimated	Actual
Charity		
Gifts		
Remittances		
<b>Total</b>		
<b>Entertainment</b>	Estimated	Actual
Cable/Internet		
Movies		
Vacation/Travel		
Gambling/Lottery Tickets		
Sports Events, Concerts, etc		
Hobbies/Social Club		
Eating Out		
<b>Total</b>		
<b>Personal</b>	Estimated	Actual
Gym		
Hair/Beauty		
Extra Clothes		
Toiletries		
Tobacco		
Alcohol		
<b>Total</b>		
<b>Misc Expenses</b>	Estimated	Actual
<b>Total Discretionary</b>		

<b>TOTAL EXPENSES</b>	
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