



Monthly Expense Record

Housing

Rent or Mortgage	_____
Insurance	_____
Property Taxes	_____
Utilities (gas, oil, electric, water)	_____
Telephone	_____
Home Repairs	_____
Cleaning	_____
Furniture and appliances	_____
Other	_____
Subtotal	_____

Food

Groceries	_____
Restaurants	_____
Other	_____
Subtotal	_____

Transportation

Car payment	_____
Gas / oil	_____
Insurance	_____
Repairs	_____
Public Transportation	_____
Parking	_____
Other	_____
Subtotal	_____

Health

Insurance	_____
Non-reimbursed medical payments	_____
Prescription & nonprescription drugs	_____
Dental	_____
Vision care, eyeglasses, contacts	_____
Other	_____
Subtotal	_____



Monthly Expense Record (continued)

Personal

Clothing	_____
Laundry / dry cleaners	_____
Personal care (haircuts, toiletries)	_____
Child Care	_____
Children's Allowances	_____
Gifts	_____
Domestic Help	_____
Pets	_____
Other	_____
Subtotal	_____

Loans*

Credit card charges and payments	_____
Student loan payments	_____
Other installment loans	_____
Subtotal	_____

Entertainment

Movies, concerts, etc.	_____
Hobby expenses	_____
Books and magazines	_____
Club memberships	_____
Vacations	_____
Other	_____
Subtotals	_____

Other

Life Insurance	_____
Disability Insurance	_____
Other taxes	_____
Education	_____
Professional services (e.g., attorney)	_____
Bank charges	_____
Organization dues	_____
Charitable giving	_____
Alimony/child support	_____
Subtotal	_____



Monthly Expense Record (continued)

Savings

Savings/Money Market (short-term) _____

Mutual Fund (longer-term) _____

Other _____

Subtotal _____

Total Monthly Expenses

All subtotals added together _____

* Use this category to record purchases only if you don't put individual charges under other categories. For example, if you used a credit card to purchase clothing, you can list the purchase under Personal or under Loans.

If you don't pay the full balance on your credit cards each month, be sure to keep track of how much you're charging as well as how much you're paying and how much interest is being added to the unpaid balances on your accounts.

This worksheet is part of "Life Advice: Creating a Budget" at www.lifeadvice.com.