

Monthly expenses (what goes out)

Taxes (variable with income):

Federal	\$
State	\$
Local	\$

Total taxes \$

Household (essential):

Mortgage/Rent	\$
Property taxes	\$
Maintenance	\$
Home/Renter's insurance	\$
Electricity	\$
Oil/Gas	\$
Water/Garbage/Sewer	\$
Telephone/Cell phone	\$
Cable/Internet	\$
Credit card payments	\$
Other debt (e.g., student loans)	\$
Other	\$

Automobile & transportation (essential):

Car payment	\$
Maintenance/Repairs	\$
Gasoline	\$
License/Registration	\$
Insurance	\$
Other	\$

Living expenses (essential):

Food	\$
Clothing	\$
Beauty/Barber	\$
Other	\$

Medical/Health (essential):

Health insurance	\$
Life insurance	\$
Long-term care insurance	\$
Disability insurance	\$
Dental expenses	\$
Other	\$

Family care (essential):

Parent/Child care	\$
Education	\$
Clothing	\$
Other	\$

Total essential \$

Discretionary:

Entertainment	\$
Dining out	\$
Hobbies	\$
Publications	\$
Education	\$
Traveling/Vacations	\$
Charitable donations	\$
Gifts	\$
Professional/Social dues	\$
Gym membership	\$
Other	\$

Total discretionary \$

Total monthly expenses \$

Total monthly income - Monthly expenses = Monthly discretionary income: \$

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USWAM0722U/S-2295084-2/2