

Monthly Expenses

	Needs	Wants
Housing and Related Expenses		
Rent / mortgage		
Condo / association fees		
Heat / AC / electric		
Phone (home and cell)		
Water / sewer / garbage		
Property taxes		
Homeowners insurance		
Property care (lawn, etc.)		
Home maintenance (repairs, etc.)		
Cable TV / internet		
Other:		
Housing Totals:		
Transportation Expenses		
Car payments / lease		
License / registration / maint.		
Gasoline		
Auto insurance		
Parking / bus / train / air / taxi, etc.		
Other:		
Transportation Totals:		
Personal Expenses		
Groceries / dining out / takeout		
Personal care (e.g., hairdresser)		
Clothing / shoes		
Exercise / hobbies / clubs		
Vacation / leisure / entertainment		
Education (you / spouse / children)		
Debts (other than car / mortgage)		
Charitable donations		
Gifts to children / grandchildren		
Gifts to others		
Savings		
Federal income tax		
State income tax		
Other:		
Personal Totals:		
Medical Expenses / Insurance Premiums		
Out-of-pocket medical		
Out-of-pocket prescriptions		
Out-of-pocket eye care / glasses		
In-home care services		
Health Insurance Premiums (Medicaid / Medicare)		
Long-Term Care Insurance Premiums		
Life Insurance Premiums		
Disability Income Insurance Premiums		
Other:		
Medical / Insurance Totals:		
Monthly Expenses:		