# **EXPENSE CALCULATION WORKSHEET - DETAIL**

#### MONTHLY FIXED EXPENSES

#### Residence

Mortgage / rent Property taxes (if billed separately from mortgage) Homeowners Association dues

#### **Utilities (Average Monthly)**

- Electricity
- Natural gas
- Water / sewage / garbage
- Telephone / long distance
- Cable / satellite / internet
- Cellular phone
- Alarm monitoring service

#### **Other Debt Payments**

Auto Ioan(s) Boat / RV Credit card(s) School Ioan(s) Other Ioans

### **Insurance Premiums**

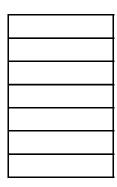
- Auto insurance
- Homeowners insurance (if billed separately from mortgage)
- Personal liability / umbrella policy
- Life insurance
- Medical / dental insurance (or Medicare supplement)
- Disability insurance
- Long-term care insurance
- Other insurance
- Miscellaneous Fixed Expenses

# FIXED SUBTOTAL

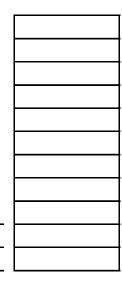
Revised 10/12/05

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MONTHLY AMT







\$

# MONTHLY VARIABLE EXPENSES

#### Residence

Property improvements & upkeep Domestic / cleaning service Lawn maintenance / fertilizer service Pest Control

# Auto

Gasoline Auto maintenance / tags EZ Tag / tolls

# Personal / Miscellaneous

Groceries / household incidentals

Restaurant dining

Clothing and personal items

Grooming (haircuts, manicures, etc)

Medical expenses (deductibles, copays, coinsurance, etc.)

Child care / babysitting

College / private school tuition (including books, fees, room & board)

- Alimony / child support
- Accounting / legal fees

Tobacco

Pets (food, veterinarian, grooming, etc.)

Club memberships (AAA, fitness club, country club, etc.)

Newspaper / magazine subscriptions

Home furnishings

Recreation / entertainment

Vacations / travel

Charitable contributions (church, university, etc.)

Gifts 1: Birthdays / Christmas

Gifts 2: Mother's & Father's Day / Valentine's Day / anniversaries

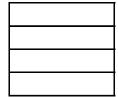
Occasional gifts: weddings / bridal & baby showers

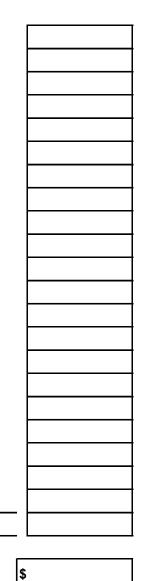
Other Miscellaneous Expenses

#### VARIABLE SUBTOTAL

# TOTAL MONTHLY EXPENSES

Revised 10/12/05





\$

# MONTHLY AMT