## **Monthly Expense Estimate**

HOUSING EXPENSES	
Rent or Mortgage Payments:	\$
Property Taxes (if applicable):	\$
House Insurance (if applicable):	\$
Personal Insurance (if applicable):	\$
Electricity:	\$
Heat:	\$
Cable TV, Video and Related:	\$
Telephone:	\$
Internet:	\$
Housing Equipment Rental (water heater, softener, etc.):	\$
Maintenance & Repairs:	\$
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SUB-TOTAL:	\$
LIVING EXPENSES	
Groceries (including lunch expenses):	\$
Clothing (purchases and cleaning):	\$
Child Care (if applicable):	\$
Entertainment & Eating Out:	\$
Beverages (including alcohol):	\$
Newspapers, Magazines, Books:	\$
Donations, Memberships:	\$
Spending Money:	\$
SUB-TOTAL:	\$
TRANSPORTATION/CAR EXPENSES	
Gas/Oil:	\$
Car Insurance & License:	\$
Car Repairs/Service (yearly divided by 12):	\$
Public Transportation (if applicable):	\$
SUB-TOTAL:	\$
REGULAR MONTHLY PAYMENTS	
Personal Loans:	\$
Regular Savings Programs (RRSP, Bonds, etc.):	\$
Car Payments (Loan, Lease):	\$
Legal Expenses (if applicable):	\$
Charge Accounts/Credit Cards:	\$
SUB-TOTAL:	\$
TOTAL MONTHLY EXPENSES:	¢
TOTAL WONTHLY EXPENSES:	Ψ