



Monthly Expenses Worksheet

Living Expenses - Regular Repayment	
Phone	
Cell Phone	
Electricity	
Gas	
Oil	
Water	
Garbage Service	
Laundry	
Taxes	
House rental/Mortgage	
Car rental/Car Payment	
School Fees	
Memberships	
Subscriptions	
Internet/Cable TV	
Subtotal Section 1	

Living Expenses - Needs	
Health/Medical	
Restaurants/Eating Out	
Groceries	
Magazines/Books	
Clothes	
Children Activities	
Allowance	
Childcare	
Magazines/Books	
Clothes	
Cosmetics	
Toys	
Hobbies	
Petcare	
Public Transport	
Gardening	
Other Transportation	
Other Living Expenses	
Subtotal Section 2	

Living Expenses Occasional	
Holidays	
Donations	
Repairs/Service	
Renovation	
Gifts	
Entertainment	
Electronics	
Subtotal Section 3	

Regular Repayment Credit Card/Loan	
Credit Card	
Credit Card	
Credit Card	
Credit Card	
Credit Card	
Personal Loan	
Car Loan	
Student Loan	
Other Loan	
Subtotal Section 5	

Investment/Savings	
Stocks	
Bank Savings	
401K	
"Emergency Funds"	
Subtotal Section 4	

Regular Repayment Insurance	
Home and Property	
Life	
Car	
Pension	
Health	
Other Insurance	
Subtotal Section 6	

Other	
Other Rental	
Other Fees	
Other Regular Repayment	
Subtotal Section 7	

Job Offer	
Per Hour	
Overtime ((Salary Per Hour x 1.5) x OT Hours)	
Per Week (Per Hour x Hours Worked + OT)	
Per Month (Per week x 4)	
Per Year (Per week x 52)	
Potential Monthly Income Section 8	

Other Income	
Salary	
Fees	
Bonus	
Dividend	
Pension/Benefit	
Interest	
Other Income	
Subtotal Section 9	

Budget Summary	
Existing Household Income per Month (Section 9)	
Potential Monthly Income (Section 8)	
Total A	
Living Expenses - Regular Repayment (Section 1)	
Living Expenses – Needs (Section 2)	
Living Expenses – Occasional (Section 3)	
Investment/Savings (Section 4)	
Regular Repayment - Credit Card/Loan (Section 5)	
Regular Repayment – Insurance (Section 6)	
Other (Section 7)	
Total B	
Income vs. Expenses (Total A – Total B)	