

Monthly Expenditures Checklist

Use this checklist to figure out exactly where your money goes each month. If you have other expenses that aren't listed, add them in at the bottom.

EXPENSES	\$ SPENT PER MONTH
Rent	_____
Electricity	_____
Gas	_____
Telephone/Online	_____
Auto Loan/Lease Payment	_____
Auto Insurance	_____
Health Insurance	_____
Renter's Insurance	_____
Life Insurance	_____
Other Insurance	_____
Monthly Savings	_____
Retirement Contribution	_____
Children's Education Fund	_____
Credit Card Debt	_____
School Loans	_____
Other Monthly Debt Payments	_____
Grocery/Pharmacy/Sundry Bills	_____
Weekly Transportation	_____
Care for an Aging Parent or Relative	_____
Charitable Contributions	_____
Medical/Dental Bills	_____
Restaurants/Ordering In	_____

Entertainment	_____
Health Club/Working Out	_____
Recreation	_____
Child Care/Babysitters	_____
Children's Expenses	_____
School Tuition	_____
Housecleaning Expenses	_____
Vacations (divide your annual expense by twelve to find out the monthly expenditures)	_____
Books/Music	_____
Online/Offline Subscriptions	_____
Laundry/Dry Cleaning	_____
Yard Work/Landscaping (for rental)	_____
Gifts	_____
Major Purchases (technology, etc.)	_____
Furniture/Decorating	_____
Clothing	_____
Miscellaneous Expenses (coffee, snacks, lottery tickets)	_____
Other	_____

Note: If you're going to enter in your clothing purchase under "clothing," but are carrying it as a debt on your credit card, only enter it once. If you put it in under "clothing," make sure you enter only the amount of interest you pay on your credit card, not the minimum amount due (which includes a tiny bit of principal in addition to all that hefty interest).