

Housing

Rent or mortgage payments \$ _____

Electricity/gas..... \$ _____

Water \$ _____

Phone/Internet..... \$ _____

Garbage removal \$ _____

Cleaning, maintenance, repairs¹⁶..... \$ _____

Food

What you spend at the supermarket
and/or farmer's market, etc. \$ _____

Eating out \$ _____

Clothing

Purchase of new or used clothing..... \$ _____

Cleaning, dry cleaning, laundry \$ _____

Automobile/transportation

Car payments \$ _____

Gas (who knows?)¹⁷ \$ _____

Repairs..... \$ _____

Public transportation (*bus, train, plane*)..... \$ _____

Insurance

Car \$ _____

Medical or health care..... \$ _____

House and personal possessions..... \$ _____

Life \$ _____

Medical expenses

Doctors' visits..... \$ _____

Prescriptions..... \$ _____

Fitness costs \$ _____

Support for other family members

Child-care costs (*if you have children*)..... \$ _____

Child-support (*if you're paying that*)..... \$ _____

Support for your parents (*if you're helping out*)..... \$ _____

Charity giving/tithe (*to help others*)..... \$ _____

16. If you have extra household expenses, such as a security system, be sure to include the quarterly (or whatever) expenses here, divided by three.

17. Your checkbook stubs and/or online banking records will tell you a lot of this stuff. But you may be vague about your cash or credit card expenditures. For example, you may not know how much you spend at the supermarket, or how much you spend on gas, etc. But there is a simple way to find out. Keep notes on your Smartphone or iPad for two weeks (there are apps for that), jotting down everything you pay cash (or use credit cards) for—on the spot, right after you pay it. At the end of those two weeks, you'll be able to take that notepad and make a realistic guess of what should be put down in these categories that now puzzle you. (Multiply the two-week figure by two, and you'll have the monthly figure.)