MONTHLY/ANNUAL EXPENSE WORKSHEET

	Column A		Column B		Column C
Rent or Mortage		Food		Auto Maintenance	
Utilites		Gas		Travel	
Internet		Prescription Drugs		Clothing/shoes	
Car Payment(s)		Pets		Credit Cards	
Auto Insurance		Tuition		Student Loans	
Other Transportation		Childcare		Other Loans	
Health Insurance		Gym		Any other major expense	
Other Insurance		Dining out		Any other major expense	
Home Phone		Entertainment		Any other major expense	
Cell Phone		Personal Care		Any other major expense	
Total		Total		Total	

Add the totals for Columns A, B, & C:	
Multiply this number by 12 for your annual expenses:	