

WORKSHEET 1:

MONTHLY PERSONAL COST OF LIVING

REGULAR MONTHLY PAYMENTS

Rent/mortgage _____

Automobile payment _____

Home owner's insurance _____

Auto insurance _____

Health insurance _____

Disability insurance _____

Loan payments _____

Credit card payments _____

Misc. Payments _____

Total: _____

PERSONAL EXPENSES

Clothing _____

Laundry _____

Prescriptions _____

Medical & dental _____

Education _____

Dues/Subscriptions _____

Auto expense _____

Gifts & contributions _____

Misc. _____

Total: _____

HOUSEHOLD EXPENSES

Telephone _____

Utilities _____

Water _____

Misc. _____

Total: _____

TAXES

Federal _____

State _____

Personal Property _____

Other _____

Total: _____

FOOD EXPENSE

Groceries _____

Restaurants _____

Total: _____

SUMMARY

Regular monthly payments _____

Household expenses _____

Food expenses _____

Personal expenses _____

Tax expense _____

TOTAL MONTHLY EXPENSES \$ _____