

Practical Money Skills



EXPENSES WORKSHEET

| Flexible Expenses : These are expenses that can change or adjust in amount. | | |
|---|--------------------------------|----|
| Food | Groceries (Average Bills) | \$ |
| | Restaurants | \$ |
| | Snacks (Coffee, Etc.) | \$ |
| | Entertaining (Food & Beverage) | \$ |
| | Other | \$ |
| Entertainment | Movies, Theater, Concerts | \$ |
| | Video Rentals | \$ |
| | Cable Television | \$ |
| | Sports | \$ |
| | Vacation, Travel | \$ |
| | Other | \$ |
| Debt Payments | Debt Payment | \$ |
| | Other | \$ |
| TOTAL | | \$ |

Practical Money Skills



EXPENSES WORKSHEET

| Fixed Expenses : These are regular expenses that are roughly the same every month. | | |
|---|--------------------------------|----|
| Housing | Rent or Mortgage | \$ |
| | Real Estate Tax | \$ |
| | Maintenance, Condo/HOA Fee | \$ |
| | Lawn and Gardening | \$ |
| | Other | \$ |
| Utilities | Electric | \$ |
| | Gas or Oil | \$ |
| | Water/Sewer | \$ |
| | Garbage | \$ |
| | Telephone, Mobile Phone | \$ |
| | Internet Account | \$ |
| | Other | \$ |
| Transportation | Car Payment or Lease | \$ |
| | Gas | \$ |
| | Subway, Bus or Train | \$ |
| | Other | \$ |
| Health | Health Insurance | \$ |
| | Regular Prescriptions | \$ |
| | Out-of-Pocket Medical Expenses | \$ |
| | Fitness Programs | \$ |
| | Life Insurance | \$ |
| | Other | \$ |
| TOTAL | | \$ |
| Total Flexible Expenses | | \$ |
| Total Fixed Expenses | | \$ |
| TOTAL EXPENSES (add flexible and fixed expenses) | | \$ |
| Total Monthly Income | | \$ |
| Total Monthly Expenses | | \$ |
| TOTAL FOR SAVINGS & INVESTMENT (subtract total monthly expenses from total monthly income) | | \$ |

