

# EXPENSE WORKSHEET

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## ONGOING EXPENSES

Expense	Monthly	Annual
<b>Taxes (Variable with Income)</b>		
Federal	\$	\$
State	\$	\$
Local	\$	\$
<b>TOTAL TAXES</b>	\$ -	\$ -
<b>Household (Essential)</b>		
*Mortgage/Rent	\$	\$
*Property Taxes	\$	\$
Maintenance	\$	\$
*Home/Renter's Insurance	\$	\$
Electricity	\$	\$
Oil/Gas	\$	\$
Water/Garbage/Sewer	\$	\$
Telephone/Cell Phone	\$	\$
Cable/Internet	\$	\$
Other:	\$	\$
<b>Total</b>	\$ -	\$ -
<b>Automobile &amp; Transportation (Essential)</b>		
Car Payment	\$	\$
Maintenance/Repairs	\$	\$
Gasoline	\$	\$
License/Registration	\$	\$
Insurance	\$	\$
Other:	\$	\$
<b>Total</b>	\$ -	\$ -
<b>Living Expenses (Essential)</b>		
Food	\$	\$
Clothing	\$	\$
Beauty/Barber	\$	\$
Other:	\$	\$
<b>Total</b>	\$ -	\$ -

## ONE-TIME EXPENSES (E.G., WEDDING, COLLEGE TUITION)

Expense	Amount
	\$
	\$
	\$

Expense	Monthly	Annual
<b>Medical/Health (Essential)</b>		
Health Insurance	\$	\$
Life Insurance	\$	\$
Long-Term Care Insurance	\$	\$
Disability Insurance	\$	\$
Medical Expenses	\$	\$
Dental Expenses	\$	\$
Other:	\$	\$
<b>Total</b>	\$ -	\$ -
<b>Family Care (Essential)</b>		
Parent/Child Care	\$	\$
Education	\$	\$
Clothing (kids)	\$	\$
Other:	\$	\$
<b>Total</b>	\$ -	\$ -
<b>TOTAL ESSENTIAL</b>		
	\$ -	\$ -
<b>Discretionary</b>		
Entertainment	\$	\$
Dining Out	\$	\$
Hobbies	\$	\$
Publications	\$	\$
Education	\$	\$
Traveling/Vacations	\$	\$
Charitable Donations	\$	\$
Gifts	\$	\$
Professional/Social Dues	\$	\$
Gym Membership	\$	\$
Other:	\$	\$
Other:	\$	\$
<b>TOTAL DISCRETIONARY</b>	\$ -	\$ -
<b>TOTAL EXPENSES</b>	\$ -	\$ -

(Essential + Discretionary)

Expense	Amount
	\$
	\$
	\$

\*Housing Expenses should be less than 28% of total GROSS income  
 Consumer debt should be less than 20% of NET income  
 Total monthly debt should be less than 36% of GROSS income