

# Lifestyle Expense & Savings Worksheet

Complete this worksheet by entering all of your monthly/annual expenses for the following line items.

Total each category and add all categories together to calculate your monthly/annual expenses.

## Committed Fixed Expenses

Housing	Monthly	Annual
Mortgage/Rent		
Condo/Assn Fees		
Real Estate Taxes		
Homeowners Insurance		
Waste Disposal		
Cable/Internet		
Security Fees		
<b>Sub Total</b>	\$	\$
Insurance	Monthly	Annual
Medical/Dental Insurance		
Home Owners		
Auto Insurance		
Liability		
Life		
Disability		
Long Term Care		
Other Insurance		
<b>Sub Total</b>	\$	\$
Loan Payment	Monthly	Annual
Credit Card Payments		
Student Loans		
Other		
<b>Sub Total</b>	\$	\$
<b>Total</b>	\$	\$

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## Committed Variable Expenses

Housing	Monthly	Annual
Cell and Home Phones		
Lawn Care/Snow Removal		
Maintenance/Repair		
Electricity		
Gas		
Water/Sewer		
<b>Sub Total</b>	\$	\$
Transportation	Monthly	Annual
Auto Lease/Payment		
Fuel		
Storage/Docking		
Oil Changes		
Maintenance/Repair		
Car Replacement		
Public Transportation		
Licenses/Fees		
<b>Sub Total</b>	\$	\$
Other Household	Monthly	Annual
Groceries		
Dining Out		
Clothing		
Dry Cleaning		
Hair Care		
Personal Care/ Cosmetics		
Pet Care		
Technology		
<b>Sub Total</b>	\$	\$

Family	Monthly	Annual
Children		
Education		
<b>Sub Total</b>	\$	\$
Other	Monthly	Annual
Subscriptions		
Gym Membership		
Care Giver/Day Care		
Organization Dues		
<b>Sub Total</b>	\$	\$
Medical	Monthly	Annual
Prescription Drugs		
Medical Care		
Dental Care		
Vision/Glasses/ Contacts		
<b>Sub Total</b>	\$	\$
Miscellaneous	Monthly	Annual
Financial Planning Fees		
Attorney Fees		
Accountant Fees		
Unreimbursed Business Expenses		
Charitable Contributions		
Religious Contributions		
<b>Sub Total</b>	\$	\$
<b>Total</b>	\$	\$

## Discretionary Expenses

Housing	Monthly	Annual
Domestic Help		
Home Improvement		
Furniture/Decorating/ Appliances		
<b>Sub Total</b>	\$	\$
Gifts	Monthly	Annual
Birthday Gifts		
Holiday Gifts		
Wedding Gifts		
Gifts to Children		
Special Occasion		
<b>Sub Total</b>	\$	\$
Recreation	Monthly	Annual
Hobbies		
Vacations		
Club Expenses		
Sports		
Entertainment		
Music Books		
<b>Sub Total</b>	\$	\$
Miscellaneous	Monthly	Annual
Cash		
Other		
<b>Sub Total</b>	\$	\$
<b>Total</b>	\$	\$
Grand Total Spending	Monthly	Annual
	\$	\$

## Savings

Description	Monthly	Annual
Employer Plan - 1		
Employer Plan - 2		
IRA - 1		
IRA - 2		
Other - 1		
Other - 3		
Other - 3		
<b>Sub Total</b>	\$	\$
<b>Total</b>	\$	\$
Grand Total Savings	Monthly	Annual
	\$	\$