

Essential Expenses

Fixed

Variable

Housing

Mortgage(P&I)/Rent	
Property Taxes	
Property/Renters Insurance	
Umbrella Liability Insurance	
Earthquake Insurance	
Homeowners Association	
Pest Service/Alarm System	
Other	

Equity Line (P&I)	
Maintenance/Improvements	
Gardener/Pool Services	

Utilities

Cable/Internet	
Cellphone	
Other	

Electric	
Gas	
Water/Sewer/Trash	

Food

Other	
-------	--

Groceries	
-----------	--

Auto/ Transportation

Auto Loan/Lease Payments	
Insurance Premiums	
Registration	
Other	

Gas & Oil	
Repairs/Maintenance	
Trains/Metrolink	

Family & Personal Needs

Tuition/Continuing Education	
Tax Preparation Fees	

Professional Dues	
Childcare	

Medical Expenses

Medical Premiums	
Dental Premiums	
Vision Care	
Mental Health	
Other	

Prescriptions	
Doctor/Dentist/Hospital	

Other Insurance Premiums

Life	
Disability	
Long Term Care	
Professional Liability	

Other Debt Repayment

Furniture/Appliances	
Credit Cards (Debt Payment)	
Student Loans	
Other	

Miscellaneous

Child Support	
Alimony	
Pet Costs	
Other	

Average Monthly Total

Discretionary Expenses

Fixed

Housing

Other	
-------	--

Food

Other	
-------	--

Auto/ Transportation

Other	
-------	--

Entertainment

Club/Gym Dues	
Netflix/Amazon/Hulu/etc.	
Spotify/Apple Music/etc.	
Other	

Family & Personal Needs

Other	
-------	--

Miscellaneous

Other	
-------	--

Variable

Cleaning	
Household supplies	

Dining Out	
Entertaining	

Parking/Washes	
Toll Roads	
Discretionary Travel	
Uber/Lyft	

Movies/Concert Admissions	
Books/Magazines/Newspaper	
Lessons	
Hobbies	
Alcohol & Tobacco	
Vacations/Trips/Camps	
Allowances to Children	

Gifts Given (Holidays, Birthdays, etc)	
Clothing Purchases	
Laundry/Dry Cleaning	
Toiletries/Cosmetics	
Barber/Hairdresser/Nails	
Postage/Stationary	

Average Monthly Total

Combined Monthly Total

Combined Annual Total