

Expense	Average Monthly Cost
Mortgage or rent	
Utilities (gas, electricity, telephone, internet, cable)	
Food	
Transportation <ul style="list-style-type: none"> • Car (payments, insurance, gas, parking, maintenance) • Mass transit expenses 	
Insurance (e.g., health, life, disability)	
Dependent care	
Household goods	
Clothing	
Recreation/entertainment (e.g., movies, meals out, sports, health club dues)	
Average Monthly Personal Expenses	
Yearly Personal Expenses	x 12 =