# FIGURING EXPENSES

Total Needs/Start up Amount: $_____
(to save $, you may delete unnecessary items)

Minus Assets Sold :          $ _____
_____

**NET Start up Amount** +/- $_____

## Monthly Expenses

| | |
|---|---|
| Monthly Housing | $_____ |
| Monthly Transportation Costs | $_____ |
| (payments, gas, insurance, maintenance) | |
| Natural Gas | $_____ |
| **SAVINGS** | $_____ |
| Electricity | $_____ |
| Water | $_____ |
| Phone & Cell Phone | $_____ |
| Internet | $_____ |
| Trash Service | $_____ |
| Cleaning Service | $_____ |
| Groceries | $_____ |
| Toiletries/Supplies | $_____ |
| Clothing (dress, work, casual, shoes, workout) | $_____ |
| Health / Home / Rental Insurance | $_____ |
| Entertainment | $_____ |
| (movies, concerts, sports) | |
| Restaurants: | $_____ |
| Cable/Satellite TV | $_____ |
| Vacations | $_____ |
| Gifts for Birthdays/Holidays/Events | $_____ |
| Start Up Debt Repayment     (see reverse side) | $_____ |
| OTHER _____ | $_____ |

**TOTAL MONTHLY EXPENSES        $_____**

**HOW MUCH WILL YOU NEED TO MAKE A YEAR TO COVER THESE EXPENSES? $ _____**

## Initial Start up/Need Debt
## Repayment Plan
## Worksheet

1) **Enter Net Start up Amount from front side:** $_____

2) **Multiply that number by 15%:**            $ _____

3) **Add Line 1 and Line 2 :**            $ _____

4) **Multiply Line 3 by .03:**            $ _____

5) **Enter the number on line 4 on the line for "debt payment" on the front side.**

**(this is just an approximate re-payment plan ------we will get into credit cards later)**