



MONTHLY EXPENSE WORKSHEET INSTRUCTION

- ❖ Do the expense worksheet in PENCIL.
- ❖ ROUND UP to the nearest dollar-no cents!
- ❖ Fill in the **AVERAGE MONTHLY AMOUNT** for each and everything you **EVER** spend money on; 12 mth average
- ❖ If you are not sure what amount to enter, write down a **REASONABLE, MODERATE ESTIMATE**; i.e. what do you think your family needs in a year and divide by 12.
- ❖ If you pay car insurance every 3 months, multiply by 4 and divide by 12.

Things that some people spend money on, but forget about when completing the Monthly Expense Worksheet

- ❖ For **HOBBIES**: Remember Hunting and Fishing Licenses, Ammo, Bait, Lures, Crafts, Sports, Darts, Golf, Bowling, Computer Gaming, Etc. (Etc. Includes For Adults & Children).
- ❖ For **OFFICE SUPPLIES**: Remember Printer Cartridges, Paper, Software and Updates, Envelopes, Post-It-Notes, Etc. For The Home.
- ❖ For **MEMBERSHIPS**: Remember AAA, On-Star, Sirius Radio, Amazon Prime, On-Line Membership Programs.
- ❖ For **ANNUAL FEES/PAYMENTS**: Remember State and/or National Park Stickers, Warranties, Credit Card Annual Fee, Pest Control Service, Safety Deposit Box, PO Box.
- ❖ For **OTHER MONTHLY OR RECURRING EXPENSES**: Remember Storage Unit Rental, Kindle, Vitamins, Supplements, Sports Gambling (on-line or at a business), Avon, Mary Kay, Tattoos, Piercings, Boat Slip Rental, Recreational Vehicle Maintenance.
- ❖ **Check bank statements and credit card statements to see what other hidden expenses may occur for you.**

Taking this process one-step at a time makes it manageable. This worksheet helps you plan for expenses so they don't become debts later. When you come in, we will work together to find a balance and look at options, including working out a system of money management that really works!

Call if you have any questions, (920) 743-1862. Thanks! We're glad to help.