

## Budget Worksheet 2:

### Estimate Your Annual Expenses

Assess how much you need for essential living

	Expenses by Key Categories	Amount	Frequency <sup>1</sup>	Multiply by <sup>1</sup>	Annual Amount	
1	<b>Housing</b>					1
2	Rent					2
3	Mortgage					3
4	Insurance					4
5	Property Taxes					5
6	Electricity					6
7	Trash					7
8	Water					8
9	Telephone					9
10	Maintenance					10
11	Sewer					11
12	Other					12
13	<b>Total Housing</b>	<b>Total Items 2-12</b>			<b>Total Items 21-12</b>	13
14						14
15	<b>Food</b>					15
16	Groceries					16
17	Eating out					17
18	<b>Total Food</b>	<b>Total Items 16-17</b>			<b>Total Items 16-17</b>	18
19						19
20	<b>Automobile</b>					20
21	Payments					21
22	Gas					22
23	Insurance					23
24	License/Taxes					24
25	Maintenance/Repair					25
26	<b>Total Automobile</b>	<b>Total Items 21-25</b>			<b>Total Items 21-25</b>	26
27						27
28	<b>Insurance</b>					28
29	Life					29
30	Medical					30
31	Dental					31
32	Disability					32
33	Other					33
34	<b>Total Insurance</b>	<b>Total Items 29-33</b>			<b>Total Items 29-33</b>	34
35						35
36	<b>Clothing</b>					36
37						37
38	<b>Medical Expenses</b>					38
39	Doctor					39
40	Dentist					40
41	Pharmacy					41
42	Other					42
43	<b>Total Medical Expenses</b>	<b>Total Items 38-43</b>			<b>Total Items 38-43</b>	43

44					44
45	<b>Debts/Loans</b>				45
46	Credit Card Payments				46
47	School Loans				47
48	Other Loans				48
49	<b>Total Debt/Loans</b>	<b>Total Items 46-48</b>		<b>Total Items 46-48</b>	49
50					50
51	<b>School/Childcare</b>				51
52	Tuition				52
53	Books				53
54	Materials				54
55	Day Care				55
56	Transportation				56
57	<b>Total School/Childcare</b>	<b>Total Items 52-56</b>		<b>Total Items 52-56</b>	57
58					58
59	<b>Entertainment/Recreation</b>				59
60	Night on the town				60
61	Movies				61
62	Vacation				62
63	Baby Sitter				63
64	Activities				64
65	Trips to Devi Mandir				65
66	Other				66
67	<b>Total Entertainment</b>	<b>Total Items 60-66</b>		<b>Total Items 60-66</b>	67
68					68
69	<b>Miscellaneous</b>				69
70	Beauty/Barber				70
71	Subscriptions				71
72	Gifts				72
73	Computer related				73
74	Devi Mandir Books				74
75	Devi Mandir iPad Apps				75
76	Cash Allowance				76
77	Energy Drinks/Sundries				77
78	Other				78
79	<b>Total Miscellaneous</b>	<b>Total Items 70-78</b>		<b>Total Items 70-78</b>	79
80	<b>Total Annual Expenses</b>			<b>Total by Category</b>	80

<sup>1</sup> Frequency is how often you get paid. Here are some common definitions and the Multiplier to Annualize your income:

Weekly	Typical contract or temporary work	52
Biweekly	Every other week	26
Semimonthly	Twice per Month	24
Monthly	Once per Month	12
Quarterly	Four times a year	4
Semiannual	Twice per year	2
Annual	Once per year	1