## **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 Housing					
2 Rent					
3 Mortgage					
4 Insurance					
5 Property Taxes					
6 Electricity					
<b>7</b> Trash					
8 Water					
9 Telephone					
10 Maintenance					
11 Sewer					
12 Other			<u> </u>		
13 Total Housing				Total Items 2-12	
15 Food					
16 Groceries					
17 Eating out					
18 Total Food	77777			Total Items 16-17	
20 Automobile					
21 Payments					
22 Gas					
23 Insurance					
License/Taxes					
Maintenance/Repair					
Total Automobile			////	Total Items 21-25	
28 Insurance					
29 Life					
Medical					
<b>31</b> Dental					
Disability					
Other					
Total Insurance			////	Total Items 29-33	
Total Clothing					
88 Medical Expenses					
39 Doctor					
10 Dentist			1		
41 Pharmacy					
42 Other					
43 Total Medical Expenses	1/////		1////	Total Items 39-42	

71				
5 Debts/Loans				
Credit Card Payments				
School Loans				
Other Loans				
Total Debt/Loans	7/////		Total Items 46-48	
School/Childcare				
Tuition				
Books				
Materials				
Day Care				
Transportation				
Total School/Childcare		/////	Total Items 52-56	
Entertainment/Recreation				
Night on the town				
Movies				
Vacation				
Baby Sitter				
Activities				
Trips to Devi Mandir				
Other				
Total Entertainment	//////		Total Items 60-66	
Puja and Miscellaneous				
Puja Materials				
Beauty/Barber				
Subscriptions				
Gifts				
Computer related				
Devi Mandir Books				
Devi Mandir iPad Apps				
Cash Allowance				
Energy Drinks/Sundries				
Other				
Total Miscellaneous			Total Misc 70-79	
Total Annual Expenses	77////		Total All Green Cells	

<sup>&</sup>lt;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

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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 Housing					1
2 Rent					2
3 Mortgage					3
4 Insurance					4
5 Property Taxes					5
6 Electricity					
<b>7</b> Trash					
8 Water					8
9 Telephone					9
Maintenance					1
Sewer					:
Other			<del>                                     </del>		
3 Total Housing	1/////				
L5 Food					:
L <b>6</b> Groceries					:
L7 Eating out					:
8 Total Food	77777	//////			
O Automobile					
Payments					
<b>22</b> Gas					
Insurance					
License/Taxes					:
Maintenance/Repair					
6 Total Automobile	1/////		1///		
8 Insurance					
29 Life					;
Medical					
Dental					
Disability					
Other			<del>                                     </del>		
4 Total Insurance					
Total Clothing					
8 Medical Expenses					
Doctor			1		
Dentist			1		
Pharmacy					4
Other					
13 Total Medical Expenses	1/////				4

				144
45	Debts/Loans			45
46	Credit Card Payments			46
47	School Loans			47
48	Other Loans			48
49	Total Debt/Loans	777777	/////	49
51	School/Childcare			51
52	Tuition			52
53	Books			53
54	Materials			54
55	Day Care			55
56	Transportation			56
57	Total School/Childcare	777777		57
59	Entertainment/Recreation			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	Total Entertainment	//////		67
69	Puja and Miscellaneous			69
70	Puja Materials			70
71	Beauty/Barber			71
72	Subscriptions			72
73	Gifts			73
74	Computer related			74
75	Devi Mandir Books			75
76	Devi Mandir iPad Apps			76
77	Cash Allowance			77
78	Energy Drinks/Sundries			78
79	Other			79
80	Total Miscellaneous	//////		80
81	Total Annual Expenses	///////		81

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