

## 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>	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>	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>	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>	34
35						35
36	<b>Total 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 39-42</b>	43

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>	49
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>	57
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>	67
69	<b>Puja and Miscellaneous</b>					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	<b>Total Miscellaneous</b>				<b>Total Misc 70-79</b>	80
81	<b>Total Annual Expenses</b>				<b>Total All Green Cells</b>	81

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

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

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13	<b>Total Housing</b>					13
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24	License/Taxes					24
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<b>Annual</b>	<b>Once per year</b>	<b>1</b>