

<b>Your Monthly Expenses</b>	<b>Example Expenses</b>		
<b>Monthly Fixed from the Checkbook</b>			
Total your fixed monthly expenses - if you have a mortgage, car payments, loan or credit payments, utilities, anything you can't put on your credit card.	Mortgage	A	
	Car Payment	B	
	Utilities	C	
	Auto Insurance	D	
	Additional Expense	E	
	Monthly Checkbook 1:		Sum of A through E
<b>Annual and Semi Annual Expenses - Monthly Amount</b>			
Total your annual and semi-annual expenses and find their monthly total. This may include items like your life insurance once a year or your real estate taxes twice a year. This category is really easy to underestimate - people seem to be surprised every year when that pesky expense comes up again!	Life Insurance	F	
	Auto Registration	G	
	Association Dues	H	
	Storage Unit Fee	I	
	Additional Expense	J	
	Monthly Annual 2:		Sum of F through J
<b>Average Credit Card</b>			
Pay everything else by credit card and pay off the card at the end of the month. Never carry a balance on this one or it will skew your number. After three or four months, take the average.	Month 1	K	
	Month 2	L	
	Month 3	M	
	Month 4	N	
	Monthly Average Credit Card 3:		Average of K through N
<b>Health Insurance</b>			
If you think you will need to purchase that separately, allocate an estimate based on open market rates. This one may be tricky - a lot is in flux right now in the health insurance arena.	Health insurance	O	
	Dental insurance	P	
	Monthly Health Insurance 4:		Sum of O and P
<b>Extra and Miscellaneous</b>			
Your category for the unique expenses for which you need to account. For example, if you make monthly treks to Colorado and take a lot of cash, perhaps you need a special category for that amount. Yes, my unique expense is concert tickets.	Monthly Special Expense 5:	Q	Q
	<b>Sub Total 1:</b>		<b>Sum 1 through 5</b>
<b>Contingency</b>			
Throw in another 10 to 15% of the sub-total for unknown....because life is full of surprises.	Contingency Percentage:	R	Sub Total 1 times R
	<b>Sub Total 2:</b>		<b>Sub Total 1 plus Contingency</b>
<b>Taxes</b>			
Take your current effective tax rate for both Federal and State taxes. This is a very rough estimate. Use whatever percentage seems reasonable to you. This is NOT tax advice.	Effective Federal and State Tax Rate:	S	Sub Total 2 times S
	<b>Your Estimated Monthly Expenses:</b>		<b>Sub Total 2 plus Taxes</b>