

## DISCRETIONARY EXPENSES

Date Completed: \_\_\_\_\_

EXPENSE ITEM	MONTHLY AMOUNT	ANNUAL AMOUNT	FIXED OR VARIABLE	FREQUENCY
Credit Cards				
Credit Card Interest				
Internet				
Long-Distance (Phone)				
Cable/Satellite TV				
Video/Music Subscriptions				
Digital Subscriptions (Apps, Storage)				
Newspapers/Magazines				
Groceries (Beyond Basics)				
Dining Out				
Meals for Work/School				
Snacks for Work/School				
Clothing (Beyond Basics)				
Haircuts/Manicures/Massage				
Vehicles (Beyond Basic)				
Transportation for Children				
Commuting/Parking/Service (Uber)				
Health Club/Golf Club/Other				
Membership Fees				
Summer Camp/Sports				
Child After-School Activities				
Domestic Help/Babysitters				
Entertainment (Movies, Plays, Etc.)				
Recreation (Hobbies, Tickets, Etc.)				
Vacations				
Parties/Holidays				
Alcohol				
Gifts				
Charitable Donations				
Tithing				
<b>SUBTOTAL</b>				

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## DISCRETIONARY EXPENSES

EXPENSE ITEM	MONTHLY AMOUNT	ANNUAL AMOUNT	FIXED OR VARIABLE	FREQUENCY
Home Maintenance				
Home Renovations				
Home Decor				
Home Equity				
Loan 1				
Loan 2				
Loan 3				
Loan 4				
Excess Payments (Student Loans)				
Excess Payments (Mortgage)				
Excess Payments (Car Note)				
Excess Payments (OTHER)				
Emergency Fund				
Savings				
Cash (ATMs, "Pocket Change")				
Long-Term Care Insurance				
401(k)				
IRA				
Roth IRA				
Other:				
Other:				
Other:				
Other:				
<b>TOTAL</b>				