

Your Name:

**Itemize your family's monthly bills.** Multiply by 12 to calculate the annual costs you must budget for. Keeping track of where the money goes can help you and your child become more cost conscious.

Expense	Cost per Month		Cost per Year
Mortgage/rent		x12	
Homeowners/renters insurance		x12	
Taxes		x12	
Heat		x12	
Water		x12	
Sewer		x12	
Garbage		x12	
Internet		x12	
Telephone/cell phone		x12	
Television		x12	
Groceries		x12	
Car payments		x12	
Car insurance		x12	
Gasoline		x12	
Medical insurance		x12	
Medical expenses		x12	
Credit cards		x12	
Dining out		x12	
Entertainment		x12	
Gym membership		x12	
Other		x12	
Total		x12	

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## EDUCATIONPLANNER