Variable or Irregular Expenses

Expense Item	Annual Expenses		Monthly Amount
Home Insurance		÷12 =	
Real Estate Taxes		÷12 =	
Home Repairs		÷12 =	
Medical Bills		÷12 =	
Life Insurance		÷12 =	
Health Insurance		÷12 =	
Disability Insurance		÷12 =	
Auto Insurance		÷12 =	
Replace Car		÷12 =	
Clothing		÷12 =	
Tuition		÷12 =	
Vacation		÷12 =	
Christmas		÷12 =	
Other		÷12 =	
Other		÷12 =	
Other		÷12 =	
Other		÷12 =	
Other		÷12 =	
Other		÷12 =	