

Step 2: Regular Expenses

Gather all of your *regular expenses*. Examples of regular expenses include:

- Rent or mortgage payments
- Utility bills
- Car payments
- Healthcare premiums
- Student loan payments
- Child support payment

Type:	Amount:
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total: \$ _____	

Note: Don't forget to include any debts you might have, such as outstanding medical bills, credit card bills, and other outstanding loans.

Remember to think ahead about increased utility bills in the winter, and non-monthly payments you may have, such as trash, sewer and water, car insurance, or taxes.