

Living expenses

Fixed expenses

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Annual expenses

Total Monthly Expenses

To calculate a monthly share of this expense, you could

Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =
 Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Stevens have a combined monthly net income of \$2,626.49. Using the budget sheet below, what is the total of monthly living expenses for the Stevens to nearest cent?

A MONEY MANAGER FOR: The Stevens MONTH: July			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$362.78	Mortgage Payment	\$508.82
Household Expenses		Car Payment	302.65
Electricity	85.75	Regular Savings	62.00
Gas	90.88	Emergency Fund	39.00
Cable	75.31	Total	
Water	48.82		
		Annual Expenses	
		Life Insurance	270.00
Transportation		Home Insurance	981.00
Fuel	111.39	Car Insurance	1,170.66
Parking	22.00	Real Estate Taxes	1,927.66
Tolls	10.00	Car Registrations	132.76
		Charity	599.00
		Total	
		Monthly Share (1/12)	
Monthly Balance Sheet			
Personal Spending		Net Income	
Clothing	102.25		
Books, Gifts	32.87	Living Expenses	
Pocket Money	39.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	44.00	Total Monthly Expenses	
Dining Out	85.84		
Total		Balance	

Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =
 Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Morenos have a combined monthly net income of \$2,451.46. Using the budget sheet below, what is the total of monthly fixed expenses for the Morenos to nearest cent?

A MONEY MANAGER FOR: The Morenos MONTH: December			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$302.27	Mortgage Payment	\$532.24
Household Expenses		Car Payment	268.28
Electricity	95.87	Regular Savings	27.00
Gas	86.44	Emergency Fund	30.00
Cable	95.85	Total	
Water	46.23		
Annual Expenses			
		Life Insurance	279.00
Transportation		Home Insurance	534.00
Fuel	108.37	Car Insurance	992.01
Parking	24.00	Real Estate Taxes	1,616.94
Tolls	13.00	Car Registrations	218.07
		Charity	633.00
		Total	
		Monthly Share (1/12)	
Monthly Balance Sheet			
Personal Spending		Net Income	
Clothing	128.80		
Books, Gifts	23.11	Living Expenses	
Pocket Money	22.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	37.00	Total Monthly Expenses	
Dining Out	112.46		
Total		Balance	

Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =
 Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Smiths have a combined monthly net income of \$2,647.46. Using the budget sheet below, what is the total of annual expenses for the Smiths to nearest cent?

A MONEY MANAGER FOR: The Smiths MONTH: December			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$343.34	Mortgage Payment	\$592.94
Household Expenses		Car Payment	348.01
Electricity	82.58	Regular Savings	58.00
Gas	80.66	Emergency Fund	37.00
Cable	68.86	Total	
Water	30.82		
		Annual Expenses	
		Life Insurance	346.00
Transportation		Home Insurance	611.00
Fuel	117.27	Car Insurance	618.68
Parking	23.00	Real Estate Taxes	1,582.10
Tolls	10.00	Car Registrations	128.38
		Charity	965.00
		Total	
		Monthly Share (1/12)	
Monthly Balance Sheet			
Personal Spending		Net Income	
Clothing	110.28		
Books, Gifts	34.34	Living Expenses	
Pocket Money	37.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	43.00	Total Monthly Expenses	
Dining Out	101.13		
Total		Balance	

Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =
 Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Smiths have a combined monthly net income of \$2,323.16. Using the budget sheet below, what is the total of monthly share of annual expenses for the Smiths to nearest cent?

A MONEY MANAGER FOR: The Smiths MONTH: November			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$359.09	Mortgage Payment	\$508.59
Household Expenses		Car Payment	349.28
Electricity	86.76	Regular Savings	80.00
Gas	99.93	Emergency Fund	47.00
Cable	91.17	Total	
Water	38.20		
		Annual Expenses	
		Life Insurance	260.00
Transportation		Home Insurance	971.00
Fuel	104.56	Car Insurance	889.69
Parking	21.00	Real Estate Taxes	1,907.21
Tolls	14.00	Car Registrations	104.19
		Charity	595.00
		Total	
		Monthly Share (1/12)	
Monthly Balance Sheet			
Personal Spending		Net Income	
Clothing	117.92		
Books, Gifts	29.29	Living Expenses	
Pocket Money	34.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	50.00	Total Monthly Expenses	
Dining Out	100.97		
Total		Balance	

Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =
 Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Stevens have a combined monthly net income of \$2,501.20. Using the budget sheet below, what is the total of monthly expenses for the Stevens to nearest cent?

A MONEY MANAGER FOR: The Stevens MONTH: January			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$395.97	Mortgage Payment	\$561.31
Household Expenses		Car Payment	187.51
Electricity	86.63	Regular Savings	41.00
Gas	96.32	Emergency Fund	33.00
Cable	63.81	Total	
Water	45.13		
		Annual Expenses	
		Life Insurance	265.00
Transportation		Home Insurance	842.00
Fuel	104.59	Car Insurance	865.29
Parking	25.00	Real Estate Taxes	1,721.08
Tolls	14.00	Car Registrations	177.86
		Charity	857.00
		Total	
		Monthly Share (1/12)	
Monthly Balance Sheet			
Personal Spending		Net Income	
Clothing	121.25		
Books, Gifts	26.24	Living Expenses	
Pocket Money	40.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	30.00	Total Monthly Expenses	
Dining Out	112.27		
Total		Balance	