

0.00

2002 MONTHLY EXPENSES

EXPENSE:	JAN.	FEB.	MAR.	APR.	MAY	JUN.	JUL.	AUG	SEP.	OCT.	NOV.	DEC.	TOTAL:
MORTGAGE													0.00
HOUSE TAXES													0.00
HOUSE INS.													0.00
ELECTRIC													0.00
GAS													0.00
WATER													0.00
CABLE TV													0.00
HOUSE EXP													0.00
SNOW REM.													0.00
LANDSCAPING													0.00
TRASH													0.00
WIA													0.00
HOUSE TL.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INS/LIC FEE													0.00
TITLE													0.00
FOOD													0.00
LIFE INS.													0.00
BOAT													0.00
CAR													0.00
VACATION													0.00
CHRISTMAS													0.00
EXTRA													0.00
CELL PHONE													0.00
GASOLINE													0.00
TELEPHONE													0.00
CAR													0.00
NEWSPAPER													0.00
MEDICAL													0.00
SAVINGS													0.00
TOT/EXP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INCOME													0.00
EXTRA													0.00
TOTAL:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DIFF.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BAL. +/-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OVR/SHORT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

ACCOUNTS:	BALANCE	TOTAL SAVINGS	HOME	ANNUAL AUTO	MTHLY
SAVINGS		0.00	1,500.00	1,974.00	164.50
WEDDING			0.00	125.00	
INSURANCE			PROP 3,266.00	LIC	200.00
HOUSE TAX			TOTAL 6,940.00	272.17	16.67
				578.33	

Determine your annual and semi-annual payments and develop an accrual system. Divide the expense by 12 and budget that amount monthly.
 Consider putting the money into a special accrual account that can earn interest.

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