

# Monthly Fixed Expenses Worksheet

Purpose: Identify recurring monthly expenses to understand your baseline cash flow.

Fill in the amounts you pay each month. These are fixed or semi-fixed costs that show up reliably. This worksheet helps you see your true baseline so you can design your emergency fund and cash-flow plan.

Category	Provider / Notes	Monthly Amount
Rent / Mortgage		
Utilities (electric, gas, water)		
Internet		
Phone		
Insurance (health, auto, renters/home)		
Transportation (car payment, transit pass)		
Debt Payments (credit cards, loans)		
Childcare / Support		
Subscriptions (essential)		
Other Fixed Expense		
Other Fixed Expense		

## Monthly Fixed Expenses Total

<b>Total Monthly Fixed Expenses:</b>	_____
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## Quick Reflection

- Which fixed expenses create the most pressure each month?
- Are there any expenses here that could be reduced, renegotiated, or replaced?
- Which of these would cause the most stress if they increased suddenly?