

Worksheet 3: Who's Paying for What?

Goal: Help your parents and siblings see clearly who pays for what, understand the costs, and make confident decisions about shared and individual expenses.

Category	Item	Who Pays	Est Amount	When Due/Notes
Housing	Mortgage/Rent			
	Property Taxes			
	Insurance			
	Electricity			
	Water/Sewer			
	Gas/Heating			
	Trash/Recycling			
	Internet			
	Cable/Streaming			
Vehicle	Auto payment/lease			
	Insurance			
	Fuel			
	Maint/Repairs			
	Public Transportation			

Worksheet 3: Who's Paying for What?

Category	Item	Who Pays	Est Amount	When Due/Notes
	Ride Services			
Health	Insurance Premiums			
	Dental/Vision			
	Prescriptions			
	OTC Medications			
	Co-pays			
	Supplemental			
Household	Groceries			
	Meal Delivery			
	Supplies			
Finances	Credit Cards			
	Loans/Line of Credit			
	Investments			
	Subscriptions			
	Memberships			

Worksheet 3: Who's Paying for What?

Category	Item	Who Pays	Est Amount	When Due/Notes
Other	Pet Food			
	Pet Care			
	Other			

1. Clarify Payment Methods

- Check: Online ☐ Check ☐ Automatic Debit ☐ Cash ☐
- Add notes for reminders or instructions.
- Make a copy for each sibling so everyone has a clear record. Update as expenses change.

2. Conversation Starters

- Are there bills that can be combined or simplified?
- Who should be notified if a payment is missed?
- Are there expenses that could be reduced or reassigned among siblings?

Pro Tip: Even rough estimates give everyone a realistic picture and prevent surprises later. Keep the worksheet handy and update it regularly, money clarity is a gift to the whole family.