

## CURRENT MONTHLY EXPENSES

If you are unsure of the amount you pay each month, but know the amount for a different period (per week, per day, every 2 months, etc.), write in the amount and the frequency that you pay the amount.

### HOUSING:

Rent or Mortgage (Does this include – Taxes? Yes <input type="checkbox"/> No <input type="checkbox"/> Insurance? Yes <input type="checkbox"/> No <input 141="" 476="" 491"="" 78="" data-label="Section-Header" type="checkbox/&gt;)&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;Renter's or Homeowner's Insurance (if not included above)&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;Property Taxes (if not included above)&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;Heat                      What do you heat with?&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;Electricity&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;Cable&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;House Telephone&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;Cell Phone&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;Internet&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;tr&gt; &lt;td&gt;Other housing expenses (like maintenance)&lt;/td&gt; &lt;td&gt;\$&lt;/td&gt; &lt;/tr&gt; &lt;/table&gt; &lt;/div&gt; &lt;div data-bbox="/> <h3>FOOD</h3>
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Groceries	
Meals Out	

### TRANSPORTATION

Car Loan (1) Vehicle:	
Car Loan (2) Vehicle:	
Gas for Cars	
Public Transportation and Taxis	
Car Insurance	
Parking and Tolls (EZ-Pass)	
Car Maintenance (like oil changes)	
Registration & inspection	
Other Transportation expenses	

### HEALTH

Health Insurance (if not deducted from paycheck)	
Medicine	
Over the counter medicine and vitamins	
Doctor Co-pays	

Eyeglasses/Contacts	
Other Health expenses	

**PERSONAL & FAMILY**

Clothing & Shoes	
Laundry/Dry Cleaning	
Entertainment (like movies and outings)	
Hair and Nail Care	
Care for Elderly, Chronically ill, or Disabled family member	
Pet Food, Medications, Grooming and Vet Expense	
Personal Care, Household Supplies and Toiletries	
Cigarettes	
Website or Magazine Subscriptions	
Other:	

**FINANCE**

Bank Fees	
Annual Tax Prep	
Other finance expenses	
Charitable Contributions	
Alimony or Child Support payments	

**CHILDREN**

Tuition (list school and grade)	
Childcare	
Before &/or After School Care	
School Lunches	
School Supplies	
Sports and Activity fees	
Other Child related expenses	
Summer camp and Summer Activities	

**OTHER**

Installment loan payment	
Life Insurance	
Student Loan payment	

**Describe any increase or decrease in expenses you expect to occur within the next year?**

## **OFTEN OVERLOOKED** **EXPENSES**

Bank charges (monthly checking account fees, ATM fees, overdraft fees, new check orders, online bill-pay fees, etc.)	Home office supplies (computer, printer, toner, ink, paper, software, general office supplies, etc.)
Tax return preparation fees	Postage
Other accounting fees	Work expenses (including lunches and snacks)
Ongoing legal fees and costs	Parking, tolls
Medical/hospital/vision/dental/specialist/physical therapy/chiropractor/mental health visits	Job hunting (resumes, mileage, postage, fees, stationery)
Medical equipment (canes, crutches, wheelchair, brace, oxygen, etc.)	Home alarm system maintenance and fees
Eye glasses (care and replacement)	Home landscaping and lawn care (lawnmower, trimmer, gas, mulch, etc.)
Contact lenses and solutions	Home maintenance (pressure washing, painting inside/outside, etc.)
Dental hygiene products (toothpaste, whiteners, brush, floss, mouthwash)	Pet care/Vet expense/ Pet food
Physical therapy products (TENS unit, weights, strengthening aids, etc.)	Motor vehicle oil changes
Batteries for hearing aids and other health care devices	Tires
Non-prescription medications, antacids	Car washes
Pain killers (Tylenol, aspirin, Excedrin, etc.)	Other motor vehicle maintenance (brakes, tire rotation, washer fluid, etc.)
Cold, allergy and sinus medications	Annual registration cost for Motor Vehicles
Vitamins	Inspection, preparation costs
Humidifier, neti pot, dehumidifier (and supplies)	OnStar System payments
Weight loss programs and aids	EZ Pass costs

Hair care and personal grooming products	Pet food
Beauty/barber shop	Veterinary visits (including regular shots)
School meals (lunches, breakfasts at school)	Pet grooming and care
School uniforms	Dry cleaning, laundering
Books and school supplies	Shoe shines
Musical/band/orchestra instrument (purchase or rental, repairs and maintenance, piano tuning, strings, etc.)	Clothing alterations
School fees (book fees, music fees, sports fees, field trips, etc.)	Monthly magazine and/or newspaper subscriptions
Before/after school care	Monthly website subscriptions
College expenses (dorm furnishings, fees, books, laundry, etc.)	Church tithes
Boy/Girl Scout programs	Charitable donations
Music lessons	Office and school contributions for gifts, charity, projects
Music books	Christmas, birthday, anniversary gifts
Dance lessons/classes/recital fees/competition fees	Cigarettes
Dance shoes, attire, costumes, make-up	Beer, wine, alcohol
Sport participation fees	Life insurance
Sporting equipment, clothing (cleats, bats, balls, gloves, rackets, helmets, etc.)	Children's allowance
Summer camp and summer activities	Babysitters
Gym/YMCA fees	Pre-paid cell phones
Other membership fees	Emergency cell phone notification system for a senior citizen or anyone with a major disability