

**MONTHLY LIVING EXPENSES**

<b>DESCRIPTION:</b>		<b>CURRENT</b>	<b>PROJECTED</b>	<b>NOTES</b>
<b>A. HOUSING</b>				
1	House payment/rent			
2	Regular house repairs and maintenance			
3	Home owner's/renter's insurance			
4	Home owner/Condo assoc. fees			
5	Property tax			
6	Security/alarm service			
7	Special repairs - amortized to pay over a certain period of time			
8	Yard maintenance			
9	Pool maintenance			
10	Pest control			
<b>B. UTILITIES (average)</b>				
1	Telephone			
2	Long distance service			
3	Cellular phone			
4	Water/sewer/trash			
5	Gas - average			
6	Electric - average			
7	Cable			
8	Internet service			
<b>C. HOUSEHOLD EXPENSES</b>				
1	Grocery store items			
2	Meals out			
3	Discount Stores			
4	Maid service			
5	House sitting			
6	Laundromat			
7	Answering service			
8	Post office box			
9	Bank service charges and deposit			
10	Computer supplies			
<b>D. REPLACEMENT ITEMS FOR HOME</b>				
1	Furniture			
2	Appliances			
3	Electronics			
<b>E. PERSONAL ITEMS FOR MYSELF</b>				
1	Clothing, shoes, uniforms & misc.			
2	Dry cleaning/professional laundry			

3	Cosmetics			
4	Hair care			
5	Manicure/pedicure			
6	Health club membership			
<b>F. PERSONAL ITEMS FOR CHILD(REN)</b>				
1	Clothing, shoes and accessories			
2	Uniforms shoes/equipment for extra-curricular activities			
3	Diapers			
4	Hair care			
5	Dry cleaning/professional laundry			
6	Allowance			
<b>G. TRANSPORTATION</b>				
1	Car payment/replacement			
2	Gasoline			
3	Oil changes			
4	Car maintenance and repairs			
5	Car cleaning			
6	Car insurance			
7	Tag			
<b>H. HEALTH EXPENSES FOR MYSELF</b>				
1	Dentist			
2	Doctor			
3	Health insurance - if not already considered in net income number used below			
4	Prescription drugs			
5	Orthodontist			
6	Therapist			
7	Massage			
8	Eye care			
9	a.			
	b.			
	Vitamins			
10	Other			
<b>I. HEALTH EXPENSES FOR CHILDREN</b>				
1	Dentist			
2	Doctor			
3	Health insurance			
4	Prescription drugs			
5	Orthodontist			
6	Therapist			
7	Eye care			
8	a.			

	b.			
	Other			
<b>J.</b>	<b>EDUCATION OR CONTINUING EDUCATION FOR EMPLOYMENT FOR MYSELF</b>			
1	Tuition			
2	Books			
3	Transportation			
4	Unreimbursed employment			
5	Professional dues			
6	Other			
<b>K.</b>	<b>CHILDREN'S EDUCATION</b>			
1	Tuition			
2	School lunches			
3	School supplies			
4	Books			
5	Transportation			
6	Extra-curricular activities			
	a. Swimming			
	b.			
	c.			
<b>L.</b>	<b>CHILD CARE</b>			
<b>M.</b>	<b>CHILD SUPPORT - obligation from previous relationship</b>			
<b>N.</b>	<b>ALIMONY - obligation from previous relationship</b>			
<b>O.</b>	<b>ENTERTAINMENT</b>			
1	Vacations			
2	Country club dues			
3	Miscellaneous entertainment			
4	Other			
<b>Q.</b>	<b>MISCELLANEOUS INSURANCE</b>			
1	Life			
2	Disability			
<b>R.</b>	<b>RETIREMENT SAVINGS</b>			
1	Not withheld by employer			
<b>S.</b>	<b>GIFTS</b>			
1	Christmas			
2	Birthday			
3	Church donations			

4	Other donations			
<b>T. SUBSCRIPTIONS</b>				
1	Newspaper			
2	Books and Magazines			
3	NETFLIX			
<b>U. PETS</b>				
1	Veterinary care			
2	Grooming			
3	Food			
4	Pet products			
5	Pet sitting			
<b>V. CREDIT CARDS (WITH BALANCES)</b>				
1				
2				
3				
<b>W. OTHER DEBTS</b>				
1	Attorney fees			
2	Accountant fees			
3	Taxes for support Alimony, if any			
<b>TOTAL EXPENSES</b>		<b>\$</b>	<b>-</b>	<b>0</b>
<b>MONTHLY EXPENSE/INCOME SUMMARY for <i>Current &amp; Projected expenses</i></b>				
<b>NO</b>	<b>DESCRIPTION:</b>	<b>CURRENT</b>	<b>PROJECTED</b>	<b>NOTES</b>
1	Net income * from employment			
2	Child Support			
3	Support Alimony			
4	Other			
5	Less monthly expenses	\$ -	\$ -	
6	Net after expenses	\$ -	\$ -	

\* The following is taken out of my pay before the net number is used here:

1. (example) Health insurance \$100
2. (example) 401k contribution \$150
- 3.
- 4.
- 5.