

Housing & Utilities

Rent or Mortgage Payment	
Second Mortgage payment	
Home equity loan payment	
Repairs & upkeep	\$500.00
Electricity	\$400.00
Gas	\$125.00
Water & sewer	\$175.00
Telephone/cell phone	\$450.00
Internet	\$109.00
Cable TV	\$85.00
Garbage	

Food

Groceries	\$550.00
Meals out	\$1,200
School lunches	\$250.00

Clothing

Replacement & mending	
Laundry & cleaning	\$250.00

Medical

Doctors & dentists	\$350.00
Prescription co-pays per month	
Over the counter medicine	\$55.00
Hospital bills	

Transportation

Public transportation	
Gas & oil for vehicle(s)	\$600.00
Registration	
Maintenance	
Parking & tolls	

Bills for professional service

Accountant	
Attorney	
Tax professional	
Other	

Insurance

Homeowners or Renters	\$900.00
Vehicle	
Health	\$984.00
Life (term policies only)	
Disability or other	

Taxes (not deducted from wages)

Property	\$1800.00
Income - federal	
Income - state	
Other such as back taxes	
Retirement plan (voluntary contributions)*	

Installment payments

Vehicle 1	\$2900.00
Vehicle 2	
Credit cards*	\$700.00

Student loans	
Personal loans*	
Other installment payments*	

Family expenses

Child support (court ordered)	
Alimony (court ordered)	
Child care	
Other (such as back taxes)	
Private school or college*	\$2100.00

Other

Payments to help dependents outside immediate family*	
Personal items	
Charitable Contributions*	
Entertainment*	\$1,000.00
Recreation*	
Subscriptions*	
Miscellaneous*	

* Items marked with an asterisk are not generally allowed by the IRS unless you can prove they are necessary for the health and welfare of your family or for the production of income.