

Housing & Utilities

Rent or Mortgage Payment _____

Second Mortgage payment _____

Home equity loan payment _____

Repairs & upkeep _____

Electricity _____

Gas _____

Water & sewer _____

Telephone/cell phone _____

Internet _____

Cable TV _____

Garbage _____

Food

Groceries _____

Meals out _____

School lunches _____

Clothing

Replacement & mending _____

Laundry & cleaning _____

Medical

Doctors & dentists _____

Prescription co-pays per month _____

Over the counter medicine _____

Hospital bills _____

Transportation

Public transportation _____

Gas & oil for vehicle(s) _____

Registration _____

Maintenance _____

Parking & tolls _____

Bills for professional service

Accountant _____

Attorney _____

Tax professional _____

Other _____

Insurance

Homeowners or Renters _____

Vehicle _____

Health _____

Life (term policies only) _____

Disability or other _____

Taxes (not deducted from wages)

Property _____

Income - federal _____

Income - state _____

Other such as back taxes _____

Retirement plan (voluntary contributions)* _____

Installment payments

Vehicle 1 _____

Vehicle 2 _____

Credit cards* _____

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* _____

Other

Payments to help dependents outside immediate family* _____

Personal items _____

Charitable Contributions* _____

Entertainment* _____

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.*