

MONTHLY EXPENSES

Many of the following expenses are not incurred each month or are a variable amount each month; for these expenses, a monthly average should be given.

#	Expense	Amount
1.	Rent/mortgage payment	
2.	Property taxes	
3.	Renter's or homeowner's insurance	
4.	Water and garbage fees	
5.	Electricity and gas	
6.	Water softener	
7.	Telephone	
8.	Long distance service	
9.	Groceries	
10.	Household cleaning supplies	
11.	Maid service	
12.	Meals away from home	
13.	Doctor and medical expenses	
14.	Pharmacy (drugs)	
15.	Dental care (cleaning, x-rays, checkups, etc.)...	
16.	Extraordinary dental care	
17.	Orthodontic care	
18.	Automobile insurance	
19.	Automobile payment	
20.	Automobile maintenance	
21.	Automobile fuel and oil	
22.	Automobile licensing fees	
23.	Automobile inspection fees	
24.	Parking fees	

#	Expense	Amount
25.	Health and medical insurance	
26.	Life insurance	
27.	Disability insurance	
28.	Clothing purchases	
29.	Private school tuition	
30.	Private school uniforms	
31.	Private school transportation	
32.	Nanny salary	
33.	Lessons (piano, horseback riding, etc.)	
34.	School supplies	
35.	School activities	
36.	School lunches	
37.	Children entertainment	
38.	Adult entertainment	
39.	Baby-sitting	
40.	Haircuts, hair dresser	
41.	Church donations	
42.	Charity	
43.	Cable television	
44.	Newspaper subscriptions	
45.	Magazine subscriptions	
46.	Savings	
47.	Emergency fund	
48.	Animal food	
49.	Animal care (veterinarian)	
50.	Animal boarding	
51.	Charge cards monthly minimum payments due:	

#	Expense	Amount
52.	Personal loans (monthly payment)	
53.	Home improvement loans (monthly payment)	
54.	Child support payable (previous marriages)	
55.	Retirement fund	
56.	College education fund	
57.	Dues/subscriptions	
58.	Occasional gifts (Christmas, birthdays, etc.) to adults	
59.	Occasional gifts (" ") to child	
60.	Occasional gifts (" ") to child's friends	
61.	Dry cleaning	
62.	Laundry	
63.	Vacations	
64.	Pest control	
65.	Security (home)	
66.	Homeowner's Association dues	
67.	Country club dues	
68.	Country club - average monthly expense	
69.	Union dues (monthly average)	
70.	Professional dues (monthly average)	
	TOTAL	