

	MONTHLY	ANNUAL
Housing		
Mortgage (2nd, HELOC, home equity)	-	-
Home Improvement Loan	-	-
Property Taxes	-	-
Subtotals	-	-
Other Housing (including rent)		
Rent	-	-
Repairs & Purchases	-	-
Utilities:		
Electricity	-	-
Gas	-	-
Water	-	-
Sanitation	-	-
Phone (home & cell)	-	-
Cable or Dish TV	-	-
Internet Provider	-	-
HOA or Condo Fees	-	-
Home furnishings	-	-
Other Services:		
Lawn Service	-	-
Pool Service	-	-
Housekeeper	-	-
Exterminator	-	-
Security System Monitoring	-	-
Other	-	-
Subtotals	-	-
Clothing, shoes, accessories	-	-
Food		
Groceries	-	-
Dining Out, Take-Out	-	-
Subtotals	-	-
Transportation		
Gasoline, oil	-	-
Maintenance & Repair	-	-
Commuting (toll tags, parking)	-	-
Other (tags, inspection, registration)	-	-
Subtotals	-	-
Insurance		
Homeowners, condo, or renter's	-	-
Auto	-	-
Life (individual & group)	-	-
Disability (Individual; group STD & LTD)	-	-
Long Term Care (LTC)	-	-
Personal Articles Floater (P.A.F.)	-	-
Persona Liability ("Umbrella")	-	-
Subtotals	-	-
Flexible Spending Accounts		
Client	-	-
Spouse	-	-
Subtotals	-	-
Medical/Dental		
Insurance Premiums	-	-
Unreimbursed Expenses:		
Co-Pays	-	-
Dental	-	-
Vision	-	-
Medications/Vitamins	-	-
Subtotals	-	-

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Alimony	-	-
Personal Care/Spending		
ATM/Debit & other bank fees	-	-
Dry Cleaning & Tailor	-	-
Toiletries/Cosmetics	-	-
Hair dresser, barber, nails, spa	-	-
Fitness Center; personal trainer	-	-
Other	-	-
Subtotals	-	-
In-Town Recreation/Entertainment		
Baby-Sitters	-	-
Video/DVD	-	-
Activities, trips, concerts, tickets	-	-
Golf, tennis, etc.; country club dues	-	-
Other	-	-
Subtotals	-	-
Vacations		
Travel and airline tickets	-	-
Hotels	-	-
Food	-	-
Entertainment	-	-
Rental vehicles & gas	-	-
Subtotals	-	-
Gifts		
Holidays	-	-
Birthdays	-	-
Weddings, baby showers	-	-
Other	-	-
Subtotals	-	-
Charitable Contributions	-	-
Adult Education	-	-
Professional fees (CPA, lawyer, etc.)	-	-
Children's Expenses	-	-
Child Support	-	-
Hobbies	-	-
Loan/Lease Payments		
Auto Loan/Lease	-	-
Credit Card Payments	-	-
Student Loans	-	-
Gas Credit Cards	-	-
Other (pool, etc.)	-	-
Subtotals	-	-
Other Regular Expenses		
Subscriptions (magazines, paper)	-	-
Pets:		
Vet (visits, boarding, meds, etc.)	-	-
Food	-	-
Other/Misc.	-	-
Subtotals	-	-
TOTAL EXPENSES	-	-

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