

Living Expense Summary

<u>Item</u>	<i>Monthly</i>	OR	<i>Annual</i>
Housing			
Mortgage or Rent	-		-
Home Equity Line of Credit	-		-
Property Taxes	-		-
Association Dues	-		-
Insurance	-		-
Maintenance/Repairs	-		-
Furnishings (annual expenses)	-		-
Cleaning Service	-		-
Other	-		-
	\$ -		\$ -
Utilities			
Electricity	-		-
Gas	-		-
Water/Sanitation	-		-
Telephone/Cable/Internet	-		-
Other	-		-
	\$ -		\$ -
Food/Household			
Groceries/Household Items	-		-
Other	-		-
	\$ -		\$ -
Clothing			
Husband	-		-
Wife	-		-
Combined	-		-
	\$ -		\$ -
Transportation			
Car payments	-		-
Gas/Oil	-		-
Insurance	-		-
License/Tax	-		-
Maintenance/Repair	-		-
Other	-		-
	\$ -		\$ -
Entertainment and Recreation			
Eating Out	-		-
Trips/Vacation	-		-
Memberships/Subscriptions	-		-
Books/Movies/CDs	-		-
Parties	-		-
	\$ -		\$ -
Medical			
Medical Insurance Premiums	-		-
Medical Savings Account (FSA/HSA)	-		-
Out of Pocket (Medical/Dental/Drugs)	-		-
Other	-		-
	\$ -		\$ -
Life & Disability Insurance			
Life - Husband	-		-
Life - Wife	-		-
Disability	-		-
Other	-		-
	\$ -		\$ -

Living Expense Summary

<u>Item</u>	<i>Monthly</i>	OR	<i>Annual</i>
Children			
Clothing	-		-
Allowances	-		-
Activities/Lessons	-		-
Babysitters	-		-
Other	-		-
	\$ -		\$ -
Gifts (Non-deductible)			
Birthday	-		-
Christmas	-		-
Other	-		-
	\$ -		\$ -
Miscellaneous			
Beauty/Barber	-		-
Laundry/Drycleaning	-		-
Cash Allowance - H	-		-
Cash Allowance - W	-		-
Postage/Shipping	-		-
Pets	-		-
Other	-		-
	\$ -		\$ -
Education			
Qualified Savings Plan	-		-
Private School or College Expense	-		-
Student Loans	-		-
	\$ -		\$ -
Charitable Giving			
Local Church or House of Worship	-		-
Other Charities	-		-
	\$ -		\$ -
Total Expenses			
	\$ -		\$ -
Less Mortgage	-		-
Less HELOC	-		-
Less Property Taxes	-		-
Less Auto Loan	-		-
Less Medical Insurance	-		-
Less Medical Savings Account	-		-
Less Out-of-Pocket Medical Expenses	-		-
Less Life & Disability Insurance	-		-
Less Education	-		-
Less Charitable Giving	-		-
Subtotal	\$ -		\$ -
General Living Expenses			\$ -

AMOUNT USED IN ANALYSIS:

<u>One Time Expenses</u>	<u>Amount</u>	<u>Year</u>
Home Project		
Car Purchases		
Vacation		
Other		