

LIVING EXPENSE INFORMATION

EXPENSE DESCRIPTION	AMOUNT	FREQUENCY*
FOOD		
Groceries & Meat	400	M
Liquor	-	-
Other <i>WORK LUNCHEES / coffee / snacks</i>	200	M
CLOTHING		
Other	200	M
MORTGAGE/RENT		
Primary Residence		
Principal & Interest	1400	M
Property Taxes		
Rent <i>HO INS</i>		
Second Residence		
Principal & Interest		
Property Taxes		
Other		
UTILITIES		
Gas &/or Oil	25	M
Electricity	105	M
Water	65	M
Telephone	105	M
Trash Collection	25	M
Other		
HOMEOWNERS/RENTERS INSURANCE		
HOME MAINTENANCE		
Cleaning Supplies		
Cleaning Service		
Repairs	100	M
Lawn & Garden	70	M
Other <i>HOA</i>	2310	Annual
HOME IMPROVEMENTS		
Remodeling	5000+	Pending
Landscaping		
Furniture		
Appliances		
Other		
TRANSPORTATION		
Gas & Oil	50	M
Car Repairs / <i>maintenance</i>	400	A
Auto Insurance	700	A
License Fees / <i>Registration</i>	250	A
Tolls		
Parking		
Mass Transit		
Auto Club Dues		
Auto Payments	60	A
Other	354	M
SPENDING MONEY		
EDUCATION		
Tuition		

Room & Board		
Transportation		
Other		
PERSONAL CARE		
Clothes Cleaners	50	M
Laundry		
Toiletries	25	M
Hairdresser	200	M
Barber		
Other <i>Nails</i>	50	M
JOB RELATED EXPENSES		
Transportation		
Meals		
Education		
Fees/Dues		
Publications		
Entertainment		
Child Care <i>MALPRACTICE INS</i>	180	A
Other <i>LICENSES (NJIAZ)</i>	300	A
MEDICAL AND DENTAL CARE		
Medical		
Eye Care		
Dental		
Prescriptions		
Other Health Care		
Medical Insurance		
Other		
GIFTS AND CONTRIBUTIONS		
Religious	11000	A
Charitable		
Gifts	1000	A
Other		
ANIMAL CARE		
Veterinarian		
Food		
Grooming & Board		
Licenses		
Other		
BANK CHARGES		
PROFESSIONAL ADVICE		
Accountant	250	A
Attorney		
Financial Planner		
Other		
DISABILITY INSURANCE		
Private Plan(s)		
Group Plan(s)		
State Disability Ins.		
Other		
LIFE INSURANCE		
Private Plan(s)		
Group Plan(s)		
OTHER INSURANCE		
Liability		
Accident		

ANNUAL TOTAL EXPENSES

SUB-TOTALS

FREQUENCY CODES: Please write in the letter for the number of times per which this expense occurs: A = Annually; S = Semi-Annually; Q = Quarterly; M = Monthly; W = Weekly; I = Irregularly

Health		
Other		
Other		
Other		
ENTERTAINMENT		
Dining Out	100	M
Club Dues		
Theater/Movies	500	A
Subscriptions		
Child Care		
Cable TV	220	M
Recreation	2000	A
Books/Newspapers		
Vacations	5000	A
Vacation Property		
Other		
CONSUMER DEBT		
Credit Cards		
Other		
OTHER DEBT		
Personal Loans		
Education Loans		
Other		
INVESTMENTS		
Other		
Other		
EDUCATION FUND		
Other		
OTHER SAVINGS		
Retirement 401(F)	600	M
Other		
Other		
MISCELLANEOUS		
Alimony		
Child Support		
Dependent Care		
Other		
Other		
Other		
Other		
Other		
Other		
SUB-TOTALS		
ANNUAL TOTAL EXPENSES		

*FREQUENCY CODES: Please write in the letter for the number of times during the year which this expense occurs: A = Annually; S = Semi-Annually; Q = Quarterly; M = Monthly; W = Weekly; I = Irregularly.