

EXPENSES	MONTHLY AMOUNT
Rent or Mortgage or Maintenance	
Gas	
Electric	
Telephone (cell and/or landline)	
Internet, cable, and/or streaming service	
AC (if separate expense)	
Homeowner/Renter Insurance	
Property Tax (if not in mortgage)	
Trash / water / sewer / oil / propane	
Food (groceries) including SNAP purchases	
Food (restaurant, fast food, bodega, etc.) including SNAP purchases	
Clothing (divide yearly amount by 12)	
Cleaning items and other kitchen supplies	
Toiletries and other bathroom supplies	
Pet food, pet supplies, and vet bills	
Salon visit, haircut, or other regular service	
Newspaper or other monthly service fee	
Family Vehicle expenses (car loan, car lease, gas, and car repairs)	
Car or Motorcycle Insurance	
Other transportation (subway, bus, taxi, Acces-A-Ride, bike rental, etc.)	
Medical/Dental (out of pocket payments for medications and medical equipment)	
Health Insurance (co-pay or premium)	
Life Insurance premiums	
Any other insurance or liability policy	
Tuition for school (if annual, divide by 12)	
School expenses (books, materials, fees, etc.)	
Entertainment (movies, music, games, etc.)	
Court ordered payments paid to the court (child support, spousal support, etc.)	
Credit card payments (minimum allowed payment amount for each card)	
Other	
<i>NOTE: Any irregular costs should be added up annually, then divided by 12 for monthly cost.</i>	