

Cost of Living

(Indicate monthly or annually)

Non-Discretionary

Item	Monthly	Annually
Food, groceries, etc.....	_____	_____
Home mortgage.....	_____	_____
Rent for residence.....	_____	_____
Property taxes - Home.....	_____	_____
Vacation home.....	_____	_____
Miscellaneous.....	_____	_____
Utilities – Gas & Electric.....	_____	_____
Telephone.....	_____	_____
Water/sewer.....	_____	_____
Cable/Internet.....	_____	_____
Insurance - Home.....	_____	_____
Husband's Life.....	_____	_____
Wife's Life.....	_____	_____
Children's Life.....	_____	_____
Medical.....	_____	_____
Disability.....	_____	_____
Long Term Care.....	_____	_____
Education.....	_____	_____
Professional Dues.....	_____	_____
Medical/Dental Expenses.....	_____	_____
Home equity loans.....	_____	_____
Life insurance loans.....	_____	_____
Other installment loans.....	_____	_____
Alimony.....	_____	_____
Term _____ Years	_____	_____
Child support	_____	_____
Term _____ Years	_____	_____

Auto:

Loan Pmt./Lease Pmt(Circle One).....

Purchase Every 5 Years.....

Fuel.....

Repair & Maintenance.....

Insurance.....

Subtotal Non-Discretionary

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Discretionary

Clothing.....

Cleaners/Laundry.....

Lessons (Music/Dancing).....

Club Dues.....

Entertainment & Dining.....

Subscriptions.....

Home Maintenance/Repairs.....

Yard Maintenance.....

Pool Maintenance/Repairs.....

Vacations.....

New household purchases.....

Gifts.....

Charitable donations.....

Subtotal Discretionary

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Total Expenses (before income taxes)

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