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TOTAL MONTHLY EXPENSES NOT INCLUDING DEDUCTIONS WITHHELD FROM WAGES

1st Mortgage - Primary Residence		Life Insurance not deducted from paycheck	
2nd Mortgage - Primary Residence		Health insurance and Health Savings Account not deducted from paycheck	
Rent		Auto Insurance	
Real Estate Taxes if not included in mtg			
Home/Rental Insurance		Budget Future Tax Bills	
Home Maintenance and Repair, Upkeep		Other installment purchases/leases or rent to own	
HOA/Condo Fees			
Real Estate Other (such as HELOC; additional mtg. payments)		Alimony/Support not deducted from paycheck	
		Elder Care	
Electricity/Heat/Gas			
Water/Sewer/Trash		Real Property Expenses - not included in lines 4 & 5	
Telephone/Cell Phone		Mortgage on other property	
Cable/Internet/Streaming Subscriptions		Real Estate Taxes	
Home Security		Property/Homeowners/Renters Insurance	
Groceries/School Lunches		Maintenance, repairs and upkeep	
House cleaning supplies		Home Owners Association fee	
Restaurants/Eating Out			
Day Care/Child Care/Education (private school tuition, online)/Child Related Expenses		Other expenses not itemized	
Clothing/Laundry/Dry Cleaning		If your spouse is not filing - spouse's bills and spending not contributed to household expenses	
Personal care products and service		Payments to Family, Friends	
Medical and Dental Expenses			
Gasoline (transportation)		Protection against family violence	
Car Maintenance		Storage Unit	
Other expected/needed car repairs			
Recreation/Entertainment/Reading			
Donations/Charity/Religion			
		Total Monthly Expenses	\$

* Board Certified: Consumer Bankruptcy Law, American Bankruptcy Board of Certification.