

BUDGET - *express all items as monthly amounts*

Amount	Description
	Medical - prescriptions - explain:
	Medical - regular treatments - explain:
	Medical - major procedures such as surgery - average of past 12 months
	Dental - routine items such as checkups
	Dental - major problems such as crowns, extractions
	Dental - braces
	Medical - contacts or glasses
	Vehicles - gasoline
	Vehicles - oil changes and routine maintenance
	Vehicles - large repairs - think annual and divide by 12
	Clothing - routine purchases
	Clothing - large purchases such as suits or back-to-school - think annual and divide by 12
	Haircuts and beauty shop
	Laundry/cleaners and home laundry supplies
	Contributions to churches/ministries/religious institutions
	Food - grocery store
	Food - meals out
	Home repairs/maintenance - circle one: fertilizer service, mowing service., housekeeping service
	Home repairs/maintenance - routine items
	Home repairs/maintenance - large - water heater, carpet, etc. - think past year and divide by 12
	Electricity - current actual bill
	Natural gas or propane - current actual bill
	Water/sewer/trash - current actual bill
	Cable TV or dish - current actual bill
	Telephone - home land line
	Cell phone - current actual bill
	Internet expense - current actual bill
	Household supplies
	Diapers and baby supplies
	Tobacco
	Daycare
	Cosmetics
	Pet food, grooming, or vet
	School lunch payments to school
	Insurance - life insurance - do not count if wage deducted
	Insurance - health - do not count if wage deducted
	Insurance - auto
	Insurance - property - think annual and divide by 12 - do not count if included in mortgage pmt.
	Tax - property tax - think annual and divide by 12 - do not count if included in mortgage pmt.
	Vehicle tags - think annual and divide by 12
	Recreation - movies, shows, video rental, sporting events
	Recreation - kid activities such as scouts and sports
	Recreation - adult activities such as golf, fishing, softball
	Recreation - vacation - think annual and divide by 12
	Child support that you pay - do not count payments on delinquent amounts or wage-deducted
	Support alimony - do not count payments on delinquent amounts or wage-deducted
	Care and support of elderly, chronically ill, or disabled
	Education expense - explain:
	Home mortgage payment - 1st mortgage
	Home mortgage payment - 2nd mortgage
	Rent or mobile home lot rent