

Personal Expenses

Current amount

Percent to be used for:

| | <u>Current amount</u> | | <u>Percent to be used for:</u> | | |
|-----------------------------------|-----------------------|--------|--------------------------------|------------|----------|
| | Monthly* | Annual | Retirement | Disability | Survivor |
| Rent/lease Payment (not mortgage) | | | | | |
| Food and household incidentals | | | | | |
| Groceries | | | | | |
| Household Supplies | | | | | |
| Eating Out | | | | | |
| Utilities, Telephone | | | | | |
| Gas / Electric | | | | | |
| Water / Trash | | | | | |
| Phone | | | | | |
| Auto operating and maintenance | | | | | |
| Gas / Oil | | | | | |
| Repair | | | | | |
| Parking Tolls | | | | | |
| Child Expenses | | | | | |
| School Expenses | | | | | |
| Lunch Money | | | | | |
| Special Events | | | | | |
| Baby Sit / Day Care | | | | | |
| Gifts / Birthday | | | | | |
| Holidays | | | | | |
| Domestic Help | | | | | |
| Clothing | | | | | |
| Laundry / Cleaning | | | | | |
| Property Improvements & Upkeep | | | | | |
| Home Furnishings | | | | | |
| Childs Support | | | | | |
| Alimony | | | | | |
| Entertainment | | | | | |
| Vacations | | | | | |
| Hobbies | | | | | |
| Memberships / Dues | | | | | |
| Pet Expenses | | | | | |
| Books / Subscriptions | | | | | |
| Cable TV | | | | | |
| Supplies | | | | | |
| Miscellaneous | | | | | |

***Monthly/Annual** – you may enter a monthly amount, annual amount, or both amounts. For example, if your auto operating expenses average \$150 per month, but you expect to spend another \$500 per year in repairs, you would enter the \$150 in the “Monthly” column and the \$500 in the “Annual” column.

Percentage of expenses used for: Retirement, Disability, and Survivor percentages – if the monthly expense amounts will be different in these three categories, then enter the percentage difference amount here. For example, if all expense amounts will decrease by 20% then enter 80% in the appropriate column(s).

Note: If you don’t want to fill out the personal expense items above, enter a lump sum amount in the Income Needed per Month in the “Miscellaneous” row. Do NOT include insurance premiums, taxes or debt payments. These will be gathered from other areas.