

Personal Expenses

Current amount

Percent to be used

for:

	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.