

## Housing

Rent or mortgage payments . . . . . \$ \_\_\_\_\_  
Electricity/gas . . . . . \$ \_\_\_\_\_  
Water . . . . . \$ \_\_\_\_\_  
Phone/Internet . . . . . \$ \_\_\_\_\_  
Garbage removal . . . . . \$ \_\_\_\_\_  
Cleaning, maintenance, repairs<sup>15</sup> . . . . . \$ \_\_\_\_\_

## Food

What you spend at the supermarket  
and/or farmer's market, etc. . . . . \$ \_\_\_\_\_  
Eating out . . . . . \$ \_\_\_\_\_

## Clothing

Purchase of new or used clothing . . . . . \$ \_\_\_\_\_  
Cleaning, dry cleaning, laundry . . . . . \$ \_\_\_\_\_

## Automobile/transportation

Car payments . . . . . \$ \_\_\_\_\_  
Gas (*who knows?*<sup>16</sup>) . . . . . \$ \_\_\_\_\_  
Repairs . . . . . \$ \_\_\_\_\_  
Public transportation (*bus, train, plane*) . . . . . \$ \_\_\_\_\_

## Insurance

Car . . . . . \$ \_\_\_\_\_  
Medical or healthcare . . . . . \$ \_\_\_\_\_  
House and personal possessions . . . . . \$ \_\_\_\_\_  
Life . . . . . \$ \_\_\_\_\_

## Medical expenses

Doctors' visits . . . . . \$ \_\_\_\_\_  
Prescriptions . . . . . \$ \_\_\_\_\_  
Fitness costs . . . . . \$ \_\_\_\_\_

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15. If you have extra household expenses, such as a security system, be sure to include the quarterly (or whatever) expenses here, divided by three.

16. Your checkbook stubs and/or online banking records will tell you a lot of this stuff. But you may be vague about your cash or credit card expenditures. For example, you may not know how much you spend at the supermarket, or how much you spend on gas, etc. But there is a simple way to find out. Keep notes on your Smartphone or iPad for two weeks (there are apps for that, such as Daily Cost—\$1.99). Jot down everything you pay cash (or use credit cards) for—on the spot, right after you pay it. At the end of those two weeks, you'll be able to take that record and make a realistic guess of what should be put down in these categories that now puzzle you. [Multiply the two-week figure by two, and you'll have the monthly figure.]

Support for other family members

Child-care costs (*if you have children*) . . . . . \$ \_\_\_\_\_

Child-support (*if you're paying that*) . . . . . \$ \_\_\_\_\_

Support for your parents (*if you're helping out*) . . . . \$ \_\_\_\_\_

Charity giving/tithe (*to help others*) . . . . . \$ \_\_\_\_\_

School/learning

Children's costs (*if you have children in school*) . . . . \$ \_\_\_\_\_

Your learning costs (*adult education, job-hunting classes, etc.*) . . . . . \$ \_\_\_\_\_

Pet care (*if you have pets*) . . . . . \$ \_\_\_\_\_

Bills and debts (*usual monthly payments*)

Credit cards . . . . . \$ \_\_\_\_\_

Local stores . . . . . \$ \_\_\_\_\_

Other obligations you pay off monthly . . . . . \$ \_\_\_\_\_

Taxes

Federal<sup>17</sup> (*next April's due, divided by months remaining until then*) . . . . . \$ \_\_\_\_\_

State (*likewise*) . . . . . \$ \_\_\_\_\_

Local/property (*next amount due, divided by months remaining until then*) . . . . . \$ \_\_\_\_\_

Tax-help (*if you ever use an accountant, pay a friend to help you with taxes, etc.*) . . . . . \$ \_\_\_\_\_

Savings . . . . . \$ \_\_\_\_\_

Retirement (*Keogh, IRA, SEP, etc.*) . . . . . \$ \_\_\_\_\_

Amusement/discretionary spending

Movies, Netflix, etc. . . . . \$ \_\_\_\_\_

Other kinds of entertainment . . . . . \$ \_\_\_\_\_

Reading, newspapers, magazines, books . . . . . \$ \_\_\_\_\_

Gifts (*birthday, Christmas, etc.*) . . . . . \$ \_\_\_\_\_

Vacations . . . . . \$ \_\_\_\_\_

**Total Amount You Need Each Month** . . . . . \$ \_\_\_\_\_

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17. Incidentally, for U.S. citizens, looking ahead to next April 15, be sure to check with your local IRS office or a reputable accountant to find out if you can deduct the expenses of your job-hunt on your federal (and state) income tax returns. At this writing, some job-hunters can, if—big IF—this is not your first job that you're looking for, if you haven't been unemployed too long, and if you aren't making a career-change. Do go find out what the latest "ifs" are. If the IRS says you are eligible, keep careful receipts of everything related to your job-hunt, as you go along: telephone calls, stationery, printing, postage, travel, etc.