

SCHEDULE J CURRENT MONTHLY EXPENSES

- 4) Rental or home ownership expense for residence: (mortgage or rent) _____
 - a. property taxes it not included in mortgage _____
 - b. property homeowner's renters insurance _____
 - c. Home maintenance, repair, and upkeep expense (over \$200.00 written proof needed) _____
 - d. Homeowner's association or Condominium dues _____
- 5) Additional mortgage payments for residence (home equity loans) _____
- 6) Utilities: _____
 - a. Electric, heat, natural gas (if monthly expense in excess of \$200 then written proof might be needed) _____
 - b. Water, sewer, garbage collection (same as above) _____
 - c. Telecommunications - (landline, cell, internet, satellite or cable service) _____
 - d. Other - Specify _____
- 7) Food (\$386 for 1, \$685 for 2, \$786 for 3, \$958 for 4, thereafter + \$282) _____
- 8) Childcare and children's education cost (\$170.836 per child subject to written proof) _____
- 9) Clothing, laundry, and dry cleaning (\$88 for 1, \$159 for 2, \$169 for 3, \$243 for 4) _____
- 10) Personal care products and services (\$40 for 1, \$70 for 2, \$76 for 3, \$91 for 4) _____
- 11) Out of Pocket Medical and dental expenses (\$55 under 65, \$114.00 over 65) _____
- 12) Transportation, include gas, maintenance, bus, etc. (\$255 for 1, \$510 for 2) _____
- 13) Entertainment, clubs, recreation, newspapers, etc. (under \$100 no questions) _____
- 14) Charitable contributions and donations (CH7 no limit, CH13 limited to 15% of gross) _____
- 15) Insurance (do not include insurance deductions from pay) _____
 - a. Life Insurance _____
 - b. Health Insurance _____
 - c. Vehicle Insurance _____
 - d. Other Insurance - Specify _____
- 16) Taxes (do not included tax deductions from pay or included in Line 4 or 20)
Specify: _____
- 17) Installment or lease payments (Average Auto Loan payment is \$508.00) _____
 - a. Auto payment for vehicle _____
 - b. Auto payment for vehicle 2 _____
 - c. Other - specify _____
- 18) Payments for Domestic Support Obligations, (child support or alimony, not deducted from pay) _____
- 19) Payments you make to support others who do not live with you
Other - Specify: _____
- 20) Other real property not included in line 4 or 5 _____
 - a. Mortgages on other property _____
 - b. Real estate taxes _____
 - c. Property, homeowner's or renters insurance _____
 - d. Maintenance, repair and upkeep expenses _____
 - e. Homeowner's association or condominium dues _____
- 21) Other - specify _____
- 22) Other - specify _____
- 23) Other - specify _____
- 24) Other - specify _____
- 25) Other - specify _____

DO YOU EXPECT YOUR EXPENSES TO CHANGE BY MORE THAN 10% IN THE COMING YEAR?

PLEASE EXPLAIN: _____