



## VARIABLE EXPENSES



	<i>Last 12 Months</i>	<i>Anticipated Year 1</i>	<i>Anticipated Year 2</i>
<b>Groceries</b>	\$	\$	\$
<b>Restaurants</b>	\$	\$	\$
<b>Clothing</b>	\$	\$	\$
<b>Cell Phone</b>	\$	\$	\$
<b>Home/Yard Maintenance</b>	\$	\$	\$
<b>Home Improvements</b>	\$	\$	\$
<b>Auto Maintenance/Fuel</b>	\$	\$	\$
<b>Bus/Train/Taxi/Uber, etc.</b>	\$	\$	\$
<b>Parking</b>	\$	\$	\$
<b>Entertainment</b>	\$	\$	\$
<b>Hobbies</b>	\$	\$	\$
<b>Club Dues</b>	\$	\$	\$
<b>Subscriptions/Books</b>	\$	\$	\$
<b>Vacation/travel</b>	\$	\$	\$
<b>Domestic help</b>	\$	\$	\$
<b>Gifts/Birthdays</b>	\$	\$	\$
<b>Laundry/Dry Cleaning</b>	\$	\$	\$
<b>Pharmacy</b>	\$	\$	\$
<b>Hair/Nail Care</b>	\$	\$	\$
<b>Pet Care</b>	\$	\$	\$
<b>Education</b>	\$	\$	\$
<b>Health Club</b>	\$	\$	\$
<b>Legal Fees</b>	\$	\$	\$
<b>Accounting Fees</b>	\$	\$	\$
<b>Financial Planning Fees</b>	\$	\$	\$
<b>Unreimbursed medical expenses</b>	\$	\$	\$
<b>Charitable Contributions</b>	\$	\$	\$
<b>Support of others (children/grandchildren)</b>	\$	\$	\$