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|  **Fixed Expenses** | Amount | Notes |
| Mortgage/Rent(include property taxes) |  |  |
| Utilities (electric/gas, sewer, water, etc.) |  |  |
| Phone, TV, Internet |  |  |
| Auto Insurance |  |  |
| Life/Disability Insurance |  |  |
| Childcare, Child Support, Alimony |  |  |
| Insurance: |  |  |
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|  |  |  |
| **Loan/Credit Payments** |  |  |
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|  |  |  |
| **Non-Fixed Expenses** |  |  |
| Groceries/Toiletries |  |  |
| Gas/Transportation |  |  |
| Clothing |  |  |
|  |  |  |
| Gifts |  |  |
| Christmas Fund |  |  |
| Vacation Fund |  |  |
| Pets |  |  |
| Savings/Investments/Giving |  |  |
|  |  |  |

Other items to consider: Home repair, gym memberships, child/baby related expenses, various insurances and taxes, and other debts.