

WHERE DOES MY MONEY GO EACH MONTH????

Consumer Credit Counseling Miscellaneous Items Worksheet

Part of your **monthly** income is often spent on items you do not budget for or for items you do not consider important. However, these can really add up. Below is a list of items and services consumers often overlook when planning a monthly budget. Please estimate your pay and your family's **monthly** expense per item even if the expense only occurs once a year or occasionally. **Do not include** information on an item if it was already included on the household budget section of the application form.

\$_____ **Personal Grooming:** haircuts, perms, make-up, nails, hair coloring, etc.

\$_____ **Clothing Care:** dry cleaning, laundry, hose, uniform rental, uniform cleaning, etc.

\$_____ **Children:** allowances, spending money, club and school outings, lunch/snack money, music lessons, instrument rental, sports activities, karate lessons, dance and gymnastic lessons, Scouts, baby-sitting, etc.

\$_____ **Gifts:** birthday, wedding, anniversary, baby shower, holiday, graduation gifts, greeting cards, etc.

\$_____ **Stamps:** other postal expenses, money orders.

\$_____ **Entertainment:** movies, video rentals, video games, family outings, vacation, computer access such as Road Runner, AOL, prodigy, etc.

\$_____ **Hobbies:** golf, bowling, gym or YMCA membership dues, models, fishing, hunting, crafts, film developing, photo setting.

\$_____ **Pets:** food, shots, medical care, grooming, heartworm medicine (dog), etc. **Do not include** food if already included in grocery expense.

\$_____ **Reading Materials:** magazines, newspapers, books, etc.

\$_____ **Transportation:** cabs, bus fares, parking, carpools, oil changes, car washes, car maintenance, etc.

\$_____ **Other:** cigarettes, other tobacco products, alcohol, storage, mobile phone, beeper, security system, diapers, contact lens products, checking, ATM charges, professional dues, lawn maintenance, home exterminator, tuition, books, pool maintenance, real estate and auto taxes.

\$_____ **TOTAL MISCELLANEOUS EXPENSES**

Put the **total** of the expenses listed on this worksheet in the **miscellaneous column** of your monthly spending plan.*