**Family Living Expenses**

**Food & Meals –** Groceries, eating out, eating at school activities, school lunches, fees on livestock processed

**Medical Care –** Co-pay, prescriptions, over-the-counter medicine, supplements

**Health Insurance –** Health, dental, and vision insurance premiums, cancer policies, Health Savings Accounts

**Cash Donations –** Church, donations to community or school, children’s fundraisers, Boy Scout/Girl Scout, 4-H

**Household Supplies –** All other miscellaneous items to run a household, pet food, the Wal-mart shopping trips, non-farm technology changes IE kids phone upgrades

**Clothing –** Clothes, shoes, school t-shirts

**Personal Care** – haircuts, nails, massages, make-up

**Child/Dependent Care –** daycare expenses

**Alimony & Child Support**

**Gifts –** Christmas, birthdays, anniversaries, other holidays. One formula for gifts - consider what is spent at Christmas and double to include other holidays.

**Education –** college costs, tuition, books, fees at the beginning of the school year, field trip fees

**Recreation –** movies, bowling, college or professional game tickets, hobbies, subscriptions, expenses for going out, kids activity expenses (fees for activities, equipment purchased, uniforms, admission fees, extra eating out expenses, 4-H project expenses)

**Utilities (Household Share) –** propane, electricity, telephone, TV (cable, Netflix, Dish), water, internet

**Personal Vehicle Operating Expenses –** fuel, oil changes, tires, maintenance, insurance, registration and tags, personal auto repairs

**Dwelling Rent –** If renting, renters insurance

**Household Repairs –** Usually recommend $1,000-2,000 per year – appliance replacement, furniture, carpet, paint, house maintenance, yard upkeep, landscaping/plants

**Disability/Longterm Care Insurance –** If the client is 60+, if they don’t have LTC insurance, this is a good place to ask what their future plans are for LTC

**Life Insurance Payments –** Term policies and whole life or universal, if none, this is a good conversation for the importance of life insurance.

**Personal Property Insurance –** House share of property insurance

**Miscellaneous**

**Partnership Withdrawls**

**Corporate Dividends**

**Retirement Savings –** 401K, IRA, other investments