

# Estimated Monthly Expenses

## What to Include in Each Category

**FOOD** – Put down the probable cost of your basic food over a 30-day period. Remember that you may be able to get some free meals, get groceries from food pantries, make your own lunch instead of going to a fast-food restaurant, and so forth.

**HOUSING** – Write down your monthly room/apartment rent or other lodging expense. If you are currently in a shelter or other free housing situation, write zero.

**CLOTHING** – Put here the cost of any basic clothing you will need for general around-town wear or for wearing on the job. Keep in mind the possibility of getting free or inexpensive clothing from Goodwill stores or other sources. If you think you will need to spread your clothes-getting over more than one month, put only one month's average expense on the form. For example, if you will need to spend about \$120 total over a three-month period in order to have a basic, functional wardrobe, put down \$40 on the Clothing line.

**CLOTHES MAINTENANCE** – This category includes any basic laundry costs such as coin-operated washers/dryers, laundry soap, etc., and also things like shoe repair. Estimate a one-month's total cost.

**TRANSPORTATION** – This is the monthly cost of getting to and from work, job interviews, or for other "moving around" purposes. Keep in mind the possibility of walking or biking, and riding the bus only when necessary (especially if you have to buy individual tickets each time rather than use a monthly pass).

**STORAGE** – The cost of coin lockers or other storage arrangement. (This would apply if you don't have a room or other safe place to leave personal items while you are out job hunting or going to other important appointments).

**COMMUNICATION** – The average monthly cost of a cell phone or for any telephone sharing arrangements with a landlord, roommate, etc.

**HEALTH AND GROOMING** – This category includes haircuts, toiletries, sunscreen, reading glasses, prescriptions, medical expenses, and so forth.

**DEBT/JUDGMENT PAYMENT** – Write down the total amount of any legally-required expenses (child support, back taxes, etc.) you have to pay every month. NOTE: If the total amount of these required payments is much more than you can handle at present, you should try to arrange for smaller periodic payments. In addition to reducing the size of your regular payment, the person or agency may in fact agree to "forgive" some of your total debt.

**ENJOYMENT** – This is included as a needed basic expense, with the understanding that your goal should be to get the most enjoyment for the smallest outlay of hard cash.

**OTHER** — Show here any other basic expense you anticipate having that does not fit any of the above categories.