

## Money Use Categories

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

**FOOD** – Any money spent on any kind of food, both restaurant and grocery. Remember that you may be able to get some free meals or free groceries from food pantries, make your own lunch instead of going to a fast-food restaurant, and so forth.

**TRANSPORTATION** – Bus passes, bicycle purchase or repair, chipping in with someone for gasoline. If you own a car, all expenses including gasoline, maintenance, repairs, license fees, insurance, etc.

**PHONE** – Cell phone purchase and all charges including monthly fees, additional minutes. Any land-line phone charges.

**CLOTHING** – Any amounts for clothing, clothing repair or adjustments (for example, cuffing trousers), and also cleaning costs such as coin-operated washers/dryers, laundry soap, etc.

**HEALTH AND GROOMING** – Haircuts, toiletries, sunscreen, reading glasses, prescriptions, any other medical expenses.

**DEBT/JUDGMENT PAYMENT** – Child support, back taxes, overdue bills, minimum monthly credit card payments, or any other government or private debts you are required to pay.

NOTE: If the total amount of these payments is much more than you can handle at present, you should try to arrange for smaller periodic payments, with the possibility that the person or agency may agree to "forgive" some of your total debt.

**ENJOYMENT** – This category 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 expense that does not fit any of the above categories.