

INDIVIDUALS

<u>Expense Category</u>	<u>Allowable Expenses in Each Category</u>	<u>Expense Allowances</u>
Housing and Utilities	Includes:	1 person \$1,608
	<ul style="list-style-type: none"> • Mortgage/Rent • Property Taxes (if not included in mortgage) • Homeowner's/Renter's Insurance • Utilities (gas, trash, waste disposal) • Phone, Cable, Television, Internet • Association Dues 	2 persons \$1,888 3 persons \$1,990 4 persons \$2,219 5 or more persons \$2,254
Transportation	Ownership: monthly amount paid on a vehicle loan or lease agreement	1 Car \$497 2 Cars \$994
	Operating Costs: <ul style="list-style-type: none"> • Fuel • Inspections • Insurance • Licenses • Maintenance • Parking • Registrations • Repairs • Tolls 	1 Car \$274 2 Cars \$548
	Public Transportation	\$178
Insurance and Medical	Health Insurance	Monthly expense based on proof provided
	Life Insurance	Monthly expense based on proof provided
	Medical (out-of-pocket)	\$52 under age 65 \$114 over age 65

Food, Clothing, and Other Items	Groceries: food and housekeeping items	1 person \$369 2 persons \$710 3 persons \$805 4 persons \$963 \$137 for each additional dependent per month
	Personal: apparel, services, personal care products, etc.	1 person \$278 2 persons \$492 3 persons \$579 4 persons \$731 \$220 for each additional dependent per month
Installment Payments	401(k) Loan Repayment Alimony Childcare Child Support Credit Card(s) Garnishment Other Delinquent Taxes/IA Union Dues/employment cost	Monthly expenses based on proof provided
Education, Childcare	Childcare Tuition/Education (for primary taxpayer(s) only)	Monthly expenses based on proof provided
Charitable Contributions, Church Tithes, Entertainment, Hair/Beauty Maintenance	Not an allowable expense	