

INDIVIDUALS

<u>Expense Category</u>	<u>Allowable Expenses in Each Category</u>	<u>Expense Allowances</u>	
Housing and Utilities	Includes: <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 	1 person 2 persons 3 persons 4 persons 5 or more persons	\$1,675 \$1,967 \$2,072 \$2,311 \$2,348
Transportation	Ownership: monthly amount paid on a vehicle loan or lease agreement Operating Costs: <ul style="list-style-type: none"> • Fuel • Inspections • Insurance • Licenses • Maintenance • Parking • Registrations • Repairs • Tolls 	1 Car 2 Cars 1 Car 2 Cars	\$533 \$1,066 \$305 \$610
	Public Transportation		\$217
Insurance and Medical	Health Insurance		Monthly expense based on proof provided
	Life Insurance		Monthly expense based on proof provided
	Medical (out-of-pocket)		\$68 under age 65 \$142 over age 65
Food, Clothing, and Other Items	Groceries: food and housekeeping items	1 person 2 persons 3 persons 4 persons \$203 for each additional dependent per month	\$441 \$800 \$907 \$1,034

Food, Clothing, and Other Items (continued)	Personal: apparel, services, personal care products, etc.	1 person \$282 2 persons \$492 3 persons \$566 4 persons \$706 \$138 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	