The following expense categories have specific allowances for individuals.

- **Housing and Utilities**, which include the following:
  - Mortgage/Rent
  - Property Taxes (if not included in the mortgage)
  - Homeowner's/Renter's Insurance
  - Utilities (gas, trash, waste disposal)
  - Phone, Cable, Television, Internet
  - Association Dues.

  Allowances are as follows:
  - 1 person = $2,093
  - 2 persons = $2,458
  - 3 persons = $2,590
  - 4 persons = $2,888
  - 5 or more persons = $2,934.

- **Transportation**, which includes the following:
  - Ownership, which is the monthly amount paid on a vehicle loan or lease agreement.

    Allowances are as follows:
    - 1 car = $703
    - 2 cars = $1,406.

  - Operating costs, which include fuel, inspections, insurance, licenses, maintenance, parking, registrations, repairs, and tolls.

    Allowances are as follows:
    - 1 car = $344
    - 2 cars = $688.

  - Public transportation.

    The allowance is $220.

- **Insurance and Medical**, which include the following:
  - Health Insurance

    Allowances for a monthly expense may be granted based on proof provided.
  - Life Insurance

    Allowances for a monthly expense may be granted based on proof provided.
  - Medical (out-of-pocket).

    Allowances are as follows:
    - Under age 65 = $90
    - Over age 65 = $163.
- **Food, Clothing, and Other Items**, which include the following:
  - Groceries, which include food and housekeeping items.

    Allowances are as follows:
    - 1 person = $540
    - 2 persons = $978
    - 3 persons = $1,167
    - 4 persons = $1,373
    - Each additional dependent per month = $249.
  - Personal products, including apparel, services, personal care products, etc.

    Allowances are as follows:
    - 1 person = $327
    - 2 persons = $580
    - 3 persons = $690
    - 4 persons = $803
    - Each additional dependent per month = $145.
- **Installment payments**, which include the following:
  - 401(k) Loan Repayment
  - Alimony
  - Childcare
  - Child Support
  - Credit Cards
  - Garnishment
  - Other Delinquent Taxes/Installment Agreements
  - Union Dues/Employment Cost.

  Allowances for monthly expenses may be granted based on proof provided.

- **Education and Childcare**, which include the following:
  - Childcare
  - Tuition/Education (for primary taxpayers only).

  Allowances for monthly expenses may be granted based on proof provided.

The following categories are not allowable expenses for individuals:

- Charitable Contributions
- Church Tithes
- Entertainment
- Hair/Beauty Maintenance.

End