Housing Costs:	Goes Away	Goes Up	Goes Down	New Expense
Mortgage/Rent				
Utilities (heat, hydro, etc)				
Phone/Cell/internet/Cable				
Insurance(home)				
Property tax				
Condominium fees				
Maintenance				
Transportation Costs:				
Gas/Fuel				
Insurance (car)				
Loan/Lease Payments				
Public Transit				
Maintenance and repairs				
Parking				
Daily Costs:				
Groceries				
Clothing				
Medical Costs:				
Eye/Dental				





