Master List of

Often Overlooked Expenses

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| Bank charges (checks, monthly checking account fees etc | Hair care and personal groomingfees, ATM fees, etc.)products |
| Annual tax return preparation fees | School Lunches Activities Scouting |
| Other accounting fees | Summer Camps activities and Summer day care |
| Continuing Educational Fees | School uniforms, sports, tuition and memberships |
| Ongoing legal fees especially for child support and alimony | School tuition but must have a past history and record of the child attending a private school.  |
| Pet grooming and care | Work expenses and education for work |
| Motor vehicle oil changes maintenance | Union dues and professional fees |
| Annual registration cost for Motor Vehicles | Parking at work etc |
| Inspection, preparation costs | Home landscaping mowing and lawn care |
| OnStar System, EZ Pass payments | Postage |
| Vision Care; Doctor Dental visits & co pays | Charitable donations ( Must have past history) |
| Eye Glasses Orthodontics  | Christmas and birthday gifts |
| Non Prescription but required medications | Home office expenses supplies  |
| Allergy Medications | Home alarm system and fees |
| Required Health Club memberships | Monthly website and magazine subscriptions.  |
| Books  | Music Lessons (must have history)  |
| Vacations Time Shares |  |

In preparing a monthly budget the trustee and judge will review expenses. Some expenses will be seen as necessary and continuing such as a deduction for a private school tuition, charitable contribution or 401k plan that the debtor has had as budgeted expense for some time. If the Debtor has never contributed to a Charity, never had his child in private school before filing or has never had a 401 k deduction he will not be allowed to take these items as a deduction in a proposed budget. DO NOT take these expenses unless you can support and document either the need for the expense and/or that you have had the expense for some time.