

Master List of
Often Overlooked Expenses

Bank charges (checks, monthly checking account fees etc	Hair care and personal grooming fees, 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)

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.