

### Case Study B

This young family lives in Southern California where the cost of real estate is high. Jerry is 40 years old and works as a police officer. Janice is 38 years old and is an X-ray technician. Neither are followers of Jesus Christ, but they do have a religious background. They do not attend church. They have two young children, Billy who is 8 years old, and Barb who is 6 years old.

Due to the financial challenges in this home, Jerry and Janice do not have a good marital relationship. In fact, they are seeing a counselor weekly to save and strengthen their marriage. Previously unknown to Jerry, Janice has accumulated most of the credit card debt (Credit cards #1 to #5). He recently became aware of this debt and reached out to Crown for budget coaching. Currently, they are trying to make the minimum payments on all their debts.

Both Jerry and Janice are paid twice a month, on the first and fifteenth. Jerry has a part-time job as a security consultant. Jerry's employer pays the full premium for medical, dental and vision insurance for himself, Janice, and the two children. The medical plan doesn't charge for preventive care, but carries a 6,000 family deductible and pays various percentages after the deductible is met. Dental is no charge for regular cleaning and check-ups, and a percentage of dental repair. The Vision Insurance covers the cost of an annual vision exam and 50% of the cost of glasses or contact lenses.

Jerry's employer provides paid life insurance in the amount of 2 years salary. In addition, he has a term policy with Janice as the beneficiary. His employer also provides disability insurance which will pay 100% of his salary for short-term illnesses and 50% of his salary for long-term disability (longer than 6 months).

Jerry and Janice own their primary home. They kept their former home (which they originally bought for about \$650,000) as an investment home. Its monthly mortgage payment is 3,600. They get monthly rental income of 3,900, leaving 300 each month for maintenance, repairs, vacancies and other rental property costs. They are convinced that real estate, especially in Southern California, is a better investment than putting money into a 401k retirement plan.

They have been contributing 100/mo per child to a 529 college savings fund. Their goal is for their kids to not have to take out student loans or work their way through college.

Help Jerry and Janice with their budget and debts.

- Complete the "% Spending Plan" tab, using appropriate percentages from the "Percentage Guide" tab.
- In the "Spending Plan" tab, complete the "new budget" column, explaining significant changes in the "comments" column.
- Complete the Debt Snowball Calculator.

**The questions below are from the Case Study B Assignment. They are listed here so you can be thinking about them as you review the forms in this spreadsheet.**

1. Neither are followers of Jesus Christ, but they do have a religious background. They do not attend church. How can you gently introduce them to Jesus Christ as their personal Savior?
2. What biblical principles and practical tools could you suggest to help them find contentment while getting their discretionary spending under control?
3. Jerry and Janice have different goals. How can you help them both align on and achieve their goals? Jerry's Goals: Get out of credit card debt; balance the budget; live within their income; save more. Janice's Goal: Spend money without feeling guilty.
4. After completing the Percentage Spending Plan to show the guideline amounts, what recommendations would you bring to Jerry's and Janice's attention first? Why?
5. While referring to the Crown MoneyMap, what would you recommend they do in each of the first three Destinations? (List each destination along with specific suggestions for that destination before moving to the next.) In light of this, how would you advise them about contributing to their kids' college savings funds?
6. What options would you discuss with them regarding their rental/investment house?
7. From the Debt Snowball Calculator, answer the following questions:
  - How long will it take to pay off all their non-mortgage debt if they don't make any extra payments?
  - How long will it take to pay off all their non-mortgage debt if they pay an extra \$200/month?
  - How much extra per month should they pay if they want to be debt-free except for the mortgage in 5 years?

Assets & Liabilities	
Date:	

Comments

ASSETS (Present Market Value)	Balance
Cash On Hand (both husband and wife if married)	2,000.00
Checking Accounts	150.00
Savings Accounts	
Stocks and Bonds	
Cash Value of Life Insurance	
Valuable Collections (coins, stamps, etc.)	
Primary Home Value (look up value, e.g., zillow.com)	900,000.00
Other Real Estate (Rental Property)	700,000.00
Mortgages/Notes Receivable	
Automobile 1 - 5 year-old Acura RDX	20,000.00
Automobile 2 - 2 year-old Ford F-150	30,000.00
Automobile 3 (look up value, e.g., kbb.com)	
Personal Property (Furniture, Jewelry, etc.)	
Retirement Savings (Jerry's 401k)	60,000.00
Retirement Savings (Janice's 401k)	10,000.00
College Savings Account	4,000.00
<b>Total Assets:</b>	<b>1,726,150.00</b>

LIABILITIES / DEBT LIST					
CREDIT CARDS (only list cards for which you do not pay the full statement balance each month)					
Credit Card Issuer	What Was Purchased	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Credit Card #1		255.00	27.5%		10,000.00
Credit Card #2		45.00	24.3%		2,200.00
Credit Card #3		380.00	21.0%		18,000.00
Credit Card #4		560.00	20.0%		28,000.00
Credit Card #5		240.00	22.3%		10,800.00
<b>Total Credit Cards</b>		<b>1,480.00</b>			<b>69,000.00</b>

AUTO LOANS					
Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Ford Financing Company	Ford F-150	600.00	5.0%		20,000.00
<b>Total Auto Loans</b>		<b>600.00</b>			<b>20,000.00</b>

HOME MORTGAGES (includes home equity loans or lines of credit)					
Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Home Mortgage #1 (Primary Home)		4,800.00	4.5%		725,000.00
Home Mortgage #2 (Rental Property)		3,600.00	4.0%		550,000.00
<b>Total Home Mortgages</b>		<b>8,400.00</b>			<b>1,275,000.00</b>

OTHER DEBT (education, medical, personal, business, legal, IRS, etc.)					
Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Personal Debt To Relatives		50.00	0.0%		3,500.00
Educational Loans		220.00	4.5%		24,000.00
Medical Bill		25.00	0.0%		400.00
<b>Total Other Debt</b>		<b>295.00</b>			<b>27,900.00</b>

<b>Total Liabilities/Debts</b>	<b>1,391,900.00</b>
<b>NET WORTH (Total Assets minus Total Liabilities/Debts)</b>	<b>334,250.00</b>

**Instructions**

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

**Suggested Percentage Guidelines For Family Income**

**(Married with 4 Children)**

<b>GROSS HOUSEHOLD INCOME:</b>	<b>25,000</b>	<b>35,000</b>	<b>45,000</b>	<b>55,000</b>	<b>85,000</b>	<b>125,000</b>
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					

**Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%**

<b>3. Housing</b>	38%	38%	34%	33%	32%	32%
<b>4. Food</b>	15%	15%	14%	14%	14%	14%
<b>5. Transportation</b>	14%	14%	12%	12%	11%	11%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	4%	4%	5%	5%	5%
<b>9. Clothing</b>	5%	5%	6%	6%	7%	7%
<b>10. Savings</b>	4%	4%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	8%	7%	7%	7%	7%	7%
<b>12. Miscellaneous</b>	3%	3%	5%	5%	5%	5%
<b>13. Investments</b>	0%	0%	3%	3%	4%	4%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**14. School/Child Care** no guideline percentages

## Suggested Percentage Guidelines For Family Income

**(Married with 2 Children)**

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	39%	36%	32%	30%	30%	29%
<b>4. Food</b>	15%	12%	13%	12%	11%	11%
<b>5. Transportation</b>	15%	12%	13%	14%	13%	13%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	5%	5%	7%	7%	8%
<b>9. Clothing</b>	4%	5%	5%	6%	7%	7%
<b>10. Savings</b>	5%	5%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	5%	6%	6%	5%	5%	5%
<b>12. Miscellaneous</b>	4%	4%	6%	6%	7%	7%
<b>13. Investments</b>	0%	5%	5%	5%	5%	5%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%

**14. School/Child Care** no guideline percentages

## Suggested Percentage Guidelines For Family Income

**(Married with No Children)**

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	40%	36%	34%	32%	31%	30%
<b>4. Food</b>	15%	14%	13%	12%	11%	11%
<b>5. Transportation</b>	15%	14%	14%	13%	13%	13%
<b>6. Insurance</b>	5%	5%	5%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	3%	4%	4%	5%	7%	7%
<b>9. Clothing</b>	4%	4%	5%	6%	6%	7%
<b>10. Savings</b>	4%	4%	4%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	6%	6%	6%	6%	5%	5%
<b>12. Miscellaneous</b>	3%	4%	5%	6%	7%	7%
<b>13. Investments</b>	0%	4%	5%	5%	5%	5%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%
<b>14. School/Child Care</b>	no guideline percentages					

## Suggested Percentage Guidelines For Individual Income

**(Single with 1 Child)**

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
3. Housing	40%	39%	39%	36%	34%	30%
4. Food	15%	14%	14%	13%	13%	12%
5. Transportation	15%	14%	14%	13%	13%	12%
6. Insurance	3%	3%	4%	4%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	6%	6%	6%
9. Clothing	5%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	7%	6%	6%	6%	6%
12. Miscellaneous	3%	4%	4%	6%	6%	6%
13. Investments	0%	0%	0%	0%	0%	6%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	no guideline percentages					

## Suggested Percentage Guidelines For Individual Income

**(Single with No Children / Living Alone)**

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
<b>1. Tithe/Giving</b>	10%	10%	10%	10%	10%	10%
<b>2. Total Taxes</b>	<b>Use Current Monthly Taxes</b>					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
<b>3. Housing</b>	40%	38%	36%	34%	32%	30%
<b>4. Food</b>	6%	6%	7%	7%	7%	7%
<b>5. Transportation</b>	15%	15%	14%	14%	13%	13%
<b>6. Insurance</b>	4%	4%	4%	5%	5%	5%
<b>7. Debts</b>	5%	5%	5%	5%	5%	5%
<b>8. Entertainment/Recreation</b>	6%	6%	7%	7%	8%	9%
<b>9. Clothing</b>	5%	6%	6%	7%	8%	8%
<b>10. Savings</b>	5%	5%	5%	5%	5%	5%
<b>11. Health &amp; Wellness</b>	6%	5%	5%	5%	4%	4%
<b>12. Miscellaneous</b>	5%	6%	6%	6%	7%	7%
<b>13. Investments</b>	3%	4%	5%	5%	6%	7%
<b>Total Net Spendable Income:</b>	100%	100%	100%	100%	100%	100%
<b>14. School/Child Care</b>	no guideline percentages					

## Suggested Percentage Guidelines For Individual Income

**(Single with No Children / Living with Roommate)**

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
<b>Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%</b>						
3. Housing	25%	24%	23%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	19%	18%	16%	15%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	8%
10. Savings	8%	8%	9%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	5%	5%	5%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	10%
<b>Total Net Spendable Income:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	no guideline percentages					

Revised Oct 29, 2022

## Percentage Spending Plan

<b>Gross Monthly Income</b>		<i>from Current Spending Plan:</i>	<b>16,066</b>	<b>192,792</b>
	Input appropriate % from "Percentage Guide"			Annual Income
<b>Income Deductions</b>	<b>Percentage</b>	<b>x</b>	<b>Gross Monthly Income</b>	<b>=</b>
				<b>Guideline Amount</b>
1. Tithe/Giving	10%	x	16,066	<b>1,607</b>
2. Total Taxes	<i>no guideline</i>		<i>actual from Current Spending Plan:</i>	<b>0</b>
<b>Net Spendable Income (NSI)</b>			<b>14,459</b>	<b>173,513</b>

Annual NSI

Expense Category	Percentage	x	Net Spendable Income	=	Guideline Amount
3. Housing	29%	x	14,459	=	4,193
4. Food	11%	x	14,459	=	1,591
5. Transportation	13%	x	14,459	=	1,880
6. Insurance	5%	x	14,459	=	723
7. Debts	5%	x	14,459	=	723
8. Entertainment/Recreation	8%	x	14,459	=	1,157
9. Clothing	7%	x	14,459	=	1,012
10. Savings	5%	x	14,459	=	723
11. Health & Wellness	5%	x	14,459	=	723
12. Miscellaneous	7%	x	14,459	=	1,012
13. Investments	5%	x	14,459	=	723
14. School/Child Care	<i>no guideline</i>				
<b>Total Percentages: (cannot exceed 100%)</b>			<b>100%</b>		
<b>Total Guideline Expenses: (cannot exceed Net Spendable Income)</b>					<b>14,459</b>

OK

Revised Oct 29, 2022

Spending Plan	Current	Guideline	New Budget	Comments
<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>				
Net Spendable Income	16,026		15,766	
Less Total Expenses	18,260		15,766	
Surplus or Deficit	(2,234)		0	
<b>Monthly Income</b>				
<b>Gross Monthly Income</b>	<b>16,066</b>		<b>18,266</b>	
Jerry's NET Income	7,000		8,400	Adjusted to Gross income, as these were initially net income
Janice's NET Income	4,000		4,800	
Jerry's part-time income (NET)	1,000		1,000	
Commissions				
Bonuses/Tips				
Retirement Income				
Rental Income	3,900		3,900	Discuss raising the rent by \$400/month. This would cover the cost of HOA regardless of which property is carrying this. ( This would give + \$400/month that they could apply to debt snowball) I would show them this example so they could see the benefit of applying extra payments)
Other Income	166		166	
LESS				
<b>Category 1 - Tithe/Giving (monthly)</b>	<b>40</b>	<b>1,607</b>	<b>100</b>	
The Local Church				Discuss what their passions are to help others in need and encourage to find a ministry to donate to. Teach them that we are to share a portion of what we have. This is just a starting point, with the hope that as they become more involved they can increase their giving.
The Poor				
Other Ministries			100	
Other Giving	40			
<b>Category 2 - Taxes (monthly)</b>	<b>0</b>	<b>0</b>	<b>2,400</b>	
Taxes (Fed, State, Medicare, Social Security)			2,400	using 20% for taxes, etc
Other				
<i>do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are taken out of the paycheck. Instead, include these deductions as expenses below</i>				
<b>NET SPENDABLE INCOME (monthly)</b>	<b>16,026</b>	<b>14,459</b>	<b>15,766</b>	
<b>Monthly Expenses</b>				
<b>Category 3 - Housing (monthly)</b>	<b>9,970</b>	<b>4,193</b>	<b>9,325</b>	
Mortgage(s) (from Debt List)	8,400		8,400	With a few small changes in their housing situation, they can potentially save \$465
Extra Mortgage Payment				
Rent				
Insurance				
Home Warranty	30		30	
Electricity	300		150	Encourage them to turn off lights, unplug unnecessary items to cut down on electricity costs

Spending Plan	Current	Guideline	New Budget	Comments
Home Owners Accociation	400		400	clarify which home this HOA is for?Regardless, If this is for the rental property or primary home, they are losing \$100/month,as their rental surplus of \$300, is not really a surplus
Water and Garbage Pickup	100		70	Evaluate how much water they are using, encourage shorter showers, dishwasher use, etc
Yard Service	250			why are they using a yard service? Stop this service immediately. Encourage them that the extra can go to paying debt or savings. Also, share how they could use yard work, as family bonding time
Telephone / Cell phone	300		200	Encourage them to evaluate phone plan, eliminate data plan/limitless plans, explore other carriers.
Maintenance				
Cable TV	115			Eliminate cable TV!!! They can stream TV for free
Internet	75		75	
<b>Category 4 - Food (monthly)</b>	<b>1,450</b>	<b>1,591</b>	<b>1,200</b>	
Grocery	1,450		1,200	Evaluate Grocery bill!!! Encourage sales, bulk buying, avoiding trendy foods, would save \$250/month
Other				
<b>Category 5 - Transportation (monthly)</b>	<b>1,525</b>	<b>1,880</b>	<b>1,425</b>	
Auto Payment(s) (from Debt List)	600		600	
Extra Auto Payment				suggest selling F-150 for \$30K, and profit \$10K to buy a used vehicle that is more gas efficient.
Gas & Oil	400		300	allows lesser gas payment if using more efficient car
Auto Insurance	290		290	
Licenses & Taxes	35		35	
Maintenance	100		100	
Replacement				
Other - Tolls/Parking/Transit Fares	100		100	How can this decrease, consider carpool to share parking expenses/tolls, etc
<b>Category 6 - Insurance (monthly)</b>	<b>67</b>	<b>723</b>	<b>67</b>	
Life - 750,000 20 year term on Jerry	67		67	I would encourage them to decrease this to a 12 year term, as the kids will be 18 by then and does the overall coverage really need to be this much? Use the life insurance calculator
Health/Dental				family health and dental, this is through his work
Disability				
Other				vision?
<b>Category 7 - Debts (monthly)</b>	<b>1,775</b>	<b>723</b>	<b>2,000</b>	
Total Credit Cards (from Debt List)	1,480		1,480	
Total Other Debt (from Debt List)	295		295	
Extra Debt Payments			225	Use snowball debt calculator to pay down debt, Show them the different impacts of various amounts to add as additional payment. *Show \$225 extra and the impact on paying off their debt
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>1,498</b>	<b>1,157</b>	<b>705</b>	
Eating Out	400		200	Decrease to 200/month, that is one out to eat per month, maybe 2. ( saves \$200/month
Lunches	200		100	Limit lunch allowance to \$50/month per Jerry and Janice, (saves \$100/month)
Movies/Events	200		50	Eliminate Movies/Events till they have debt paid, or limit this to \$50 to save for an occasional event

Spending Plan	Current	Guideline	New Budget	Comments
Activities (Kids)	300		150	What kind of activities are the kids in??? Talk with the kids and have them pick one activity they enjoy and eliminate other activities (save \$150/month)
Baby Sitters	100		50	Decrease babysitters, encourage more time together. Ok to use for Date night for Jerry and Janice to reconnect monthly
Health Club	50			Cut Health Club, evaluate if they really use this service, encourage them to walk, ride bikes, as a family ( again, encouraging them to have more family time)
Vacation	100		100	So glad they save for vacation, again, promoting family time and planning ahead, nice reward if they are really sticking to budget!!!
Amazon Prime	15		15	Ok for Amazon, as it has book and music features
Audible	15			Eliminate Audible \$15
Sirius	27			Eliminate Sirius \$27/month
Netflix	16			Eliminate Netflix: Use Amazon for streaming and other services Saves \$16
Apple	25			cut apple to save \$25/month
Pets	50		40	These changes would allow for savings of \$633/month
<b>Category 9 - Clothing (monthly)</b>	<b>50</b>	<b>1,012</b>	<b>69</b>	
Children's Clothing Needs	50		35	Encourage them to shop at thrift stores, etc
Husband/Wife Clothing Needs			35	
Other				
<b>Category 10 - Savings (monthly)</b>	<b>200</b>	<b>723</b>	<b>250</b>	
Savings Account	200		250	
Credit Union				
Other				
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>450</b>	<b>723</b>	<b>150</b>	
Medical/Dental/Vision	100		100	Encourage them to find a church leader that can assist them with their marital issues and save the costs of a counselor.
Dentist				
Prescriptions				
Eye Glasses / Contacts	50		50	
Marriage Counseling	300			
<b>Category 12 - Miscellaneous (monthly)</b>	<b>875</b>	<b>1,012</b>	<b>275</b>	
Toiletries / Cosmetics				This allowance would be \$25/week for each Jerry and Janice. Their other allowance for lunches, gas, etc is already included, so this should be more than enough. Encourage them to put any extra into savings
Beauty / Barber				
Laundry / Cleaning				
Allowances				
Gifts (including Christmas)	75		75	
Cash (Jerry)	400		100	
Cash (Janice)	400		100	
Other				
<b>Category 13 - Investments (monthly)</b>	<b>400</b>	<b>723</b>	<b>300</b>	
Employer 401k/403b plans	200		200	
Retirement IRAs				
College Fund - 529 plan	200		100	

Spending Plan	Current	Guideline	New Budget	Comments
Non-Retirement Stocks, Bonds, Mutual Funds				
Other				
<b>Category 14 - School/Child Care (monthly) (1)</b>	<b>0</b>		<b>0</b>	
School Tuition				
School Books, Supplies, Materials, etc				
Transportation				
Day Care				
Tutoring, Lessons for Music, Dance, etc				
Other				
<b>Total Expenses</b>	<b>18,260</b>	<b>14,459</b>	<b>15,766</b>	

(1) This category does not have a guideline amount.