

THOROUGH Accounting

When we are asked to disclose our monthly expenses, there are so many things easily forgotten amongst all the overwhelm. Thinking ahead of the expenses now will help reduce forgotten expenses down the road and allow you to feel better financially prepared. We've attempted to provide a work sheet to help you brainstorm of as many personal expenses as possible to assist you.

Annual Expenses

We often have subscriptions we've paid for annually. Go back through past bank statements to ensure you haven't forgotten any.

Shared Accounts

Many couples/families share accounts (such as Netflix, Amazon, Hulu, cable, internet, etc) and after separation each spouse will want to have their own account, meaning those costs that you may have shared will now increase for each of you.

Bundled Discounts

Cell phone plans, home insurance, car insurance, health insurance plans are examples of monthly payments that providers tend to give discounted rates on when they are bundled together. These are costs that may increase with fewer subscribers on the plan or for newer accounts.

Debt Prior to Marriage

Some debts, like student loans, that you entered the marriage with may still be considered your debt alone after divorce. Keep this in mind as you prepare your monthly budgets.

Household Responsibilities

You and your spouse likely split some of the household responsibilities that you may not choose to do or may need to hire for after separation (lawn care, house/pool cleaning, nanny services). You'll need to factor these in to your monthly budget accordingly.

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DISCLAIMER: The information provided does not act as legal, financial or psychological advice. While the insights may have wide applicability, readers should consult with an attorney, CPA, financial advisor, therapist or coach in your state to obtain advice with respect to your particular issue and/or case.



Determining Your Personal Expenses

*Use this page as a brainstorming guide to identify your personal expenses
(if paid annually, just divide by 12 to get monthly amount)*

Mortgage / Rent	
Property Tax & Homeowner Ins (if not included in house payment)	
HOA	
Credit Card bills/ liens / judgements / student loans	
Water / Sewer	
Cable / Internet / Phone	
Utilities / Home Security System	
Landscaping / Pool Service / House Cleaning / Home Warranty	
Vacations	
Pet Services: Boarding / Groomer / Food / Medical	
Auto Payment / Lease (for all vehicles)	
Auto Insurance / Car Registration & Taxes	
Fuel / Auto Maintenance	
Health / Dental / Vision Insurance	
Life Insurance	
Monthly Prescription Costs	
Non-Covered Medical Costs	
Hair / Nails / Beauty products	
Clothing	
School Supplies	
Extracurricular Sports / Uniform / Travel / Camps / College Apps	
Gym Membership(s)	
Groceries / Household Supplies (air filters, trash bags, laundry, etc)	
Entertainment (books, movies, theater, etc)	
Restaurants	
Subscriptions (Amazon, Netflix, Audible, Spotify, Magazine, Apps, etc)	
Gifts	
Tithe / Non-profit Contributions	
Child Care	
Alimony / Child Support	
Alcohol	
Misc.	
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