



# Expenses

Learn more at [AfireFi.com](https://www.AfireFi.com)



Have you included...

## Dwelling

- Rent or Mortgage
- Gardening
- Utilities
- Security
- Home Insurance
- Annual Maintenance
- Land Tax
- Depreciation  
(generally recommended 1% for dwelling, I add 1% for design)
- Miscellaneous

## Household

- Food
- Car (main child caregiver)
- Entertainment  
(incl family dinners, birthdays)
- Babysitting
- Pet care
- Internet
- Health insurance
- School
- Puppy food
- Activities
- Tax Prep
- Miscellaneous

## Personal

- Cell
- Car cost
- Insurance
- Gas
- Memberships
- Media
- Maintenance on hobby gear
- Gifts
- Entertainment
- Travel
- Shop
- Replacement cost of car
- Annual mammogram
- Annual OBGYN check up
- Annual GP check ups & tests
- Miscellaneous

## Business

- Salary for yourself
- Accounting
- Legal
- Insurance
- Computer/Equipment Maintenance
- Computer/Equipment Depreciation
- Miscellaneous

## Debt

An amount to pay off in what you consider a reasonable amount of time.

## Savings

Savings will need to match up with the requirements of your dreams. They should be automated.