**Instructions**: Preview and review monthly expenses cited below, and make realistic financial adjustments to better fit your individual plans.   
Use local newspapers as a source of information.

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| **Name** | **Monthly Expenses** | **Expenditures** |
| Groceries | Not less than $250 per month | $250 |
| Clothing | Include boots, shoes, coats, and work and leisure clothes for all year around and divide by 12. |  |
| Accommodations | Monthly rent or mortgage payment  Household bills: heat, electricity, taxes, water, telephone, TV, etc.  (30% of monthly accommodation cost) | $600  +  $180 |
| Transportation | Monthly payments ( for vehicles)  If using vehicle will need monthly parking fees.  Maintenance: 20% of vehicle cost for fuel, Manitoba Public Insurance, and repairs  Other transportation costs (bus, taxi, etc.) | $300  older vehicle  $60 less than 2 tanks filled per month  Parking not included |
| Miscellaneous | Toiletries, haircut, dry cleaning, household items, pet care | $45 |
| Leisure | Movies, video games, eating out, and expenses for other leisure activities | $150 |
| Other items | Computer, cell phone, boat, cottage, snow mobile, etc. | ???? |
| Savings | Life insurance, travel, retirement, etc. | ???? |
| Total monthly expenses |  | $1585 |