ELECTRICITY BILL - $250 AVERAGE PER MONTH ($3000)

GAS BILL - $100 AVERAGE PER MONTH($1200)

WATER BILL - $120 AVERAGE PER MONTH ($1440)

HOA (HOME OWNERS ASSOCIATION FEE) - $75 PER MONTH ($900)

CAR INSURANCE - $2400

MOBILE BILL - $280 PER MONTH ($3360)

HOME IMPROVEMENT WE SPENT

$17,000 (FOR ONE VENDOR)

$70,000 (FOR ANOTHER VENDOR)

$19,000 (FOR FURNITURE, PAYING IN MONTHLY PAYMENTS)

$10,000 (TRAVEL TO INDIA)