

AI-01634 Essential Expenditures

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Define essential expenditures. I'm newly relocated to the USA, list 22 essential expenditures and 22 non essentials.

Essential expenditures are the recurring or one-time costs required to meet basic needs and maintain a stable, safe, and functional life—especially important when newly relocated. These support survival, health, housing, transportation, and the ability to earn a living.

22 Essential Expenditures

(Newly Relocated to the USA)

1. Rent or mortgage payment
2. Utilities (electricity, water, gas)
3. Groceries and basic food items
4. Health insurance premiums
5. Medical expenses and prescriptions
6. Public transportation or fuel for a vehicle
7. Vehicle insurance
8. Mobile phone service
9. Internet service
10. Work-appropriate clothing and shoes
11. Basic furniture (bed, table, chair)

12. Toiletries and hygiene products
13. Laundry and cleaning supplies
14. Immigration-related fees
15. Driver's license and vehicle registration fees
16. Taxes (federal, state, local)
17. Childcare (if applicable)
18. Education expenses or exam fees (e.g., NCLEX)
19. Banking and ATM fees
20. Basic kitchen items (cookware, utensils)
21. Emergency savings fund contributions
22. Basic safety or home security items (locks, fire extinguisher)

22 Non-Essential Expenditures

1. Streaming subscriptions (Netflix, Hulu, etc.)
2. Dining out or takeout
3. Gym memberships
4. Clothing beyond basic needs or luxury brands
5. Entertainment (movies, concerts, etc.)
6. Frequent travel or vacations
7. Premium cable TV
8. Beauty and grooming services (salons, spas)
9. Decorative home furnishings
10. Latest gadgets and electronics
11. Subscription boxes (makeup, snacks, etc.)
12. In-app purchases and gaming costs
13. Bottled water or specialty drinks
14. Lottery tickets or gambling

15. High-end kitchen appliances
16. Uber/Lyft when public transport is available
17. Pet expenses (unless essential companion/service animal)
18. Specialty diet products (unless medically required)
19. Holiday decorations
20. Frequent home decor changes
21. Coffee shop habits (Starbucks, etc.)
22. New furniture when old is still usable

Would you like me to turn this into a printable checklist or budget planner?