

Consumer Expenditure Surveys

Quarterly Interview Survey

Information Booklet



U S C E N S U S B U R E A U

Helping You Make Informed Decisions

CE-305
(4-1-2009)

TABLE OF CONTENTS

Page	
2	Hispanic Origin
2	Race
2	Asian Origin
3	Education
3	Armed Forces
4 – 5	Section 1 – General Survey Information
6 – 7	Section 3 – Owned Living Quarters and Other Owned Real Estate
8	Section 4 – Utilities and Fuels for Owned and Rented Properties
9 – 10	Section 5 – Construction, Repairs, Alterations, and Maintenance of Owned and Rented Property
11 – 17	Section 6 – Appliances, Household Equipment and Other Selected Items
18	Section 7 – Household Item Repairs and Service Contracts
19 – 22	Section 8 – Home Furnishings and Related Household Items
23 – 26	Section 9 – Clothing and Sewing Materials
27	Sections 10 and 11 – Rented, Leased, and Owned Vehicles
28 – 30	Section 12 – Vehicle Operating Expenses
31	Section 13 – Insurance Other than Health
32	Section 14 – Hospitalization and Health Insurance
33 – 35	Section 15 – Medical and Health Expenditures
36	Section 16 – Educational Expenses
37 – 38	Section 17 – Subscriptions, Memberships, Books, and Entertainment Expenses
39 – 40	Section 18 – Trips and Vacations
41 – 43	Section 19 – Miscellaneous Expenses
44	Section 20B – Expense Patterns for Selected Services and Goods
45	Section 21 – Credit Liability
46	Section 22 – Occupations
47 – 49	Section 22 – Work Experience and Income
50	2009 Calendar
51	2010 Calendar
52	Fraction Conversion Chart
53	Privacy Act Statement

Hispanic Origin

- 1 – Mexican
- 2 – Mexican-American
- 3 – Chicano
- 4 – Puerto Rican
- 5 – Cuban
- 6 – Cuban-American
- 7 – Central or South American
- 8 – Other

Race

(Please choose one or more)

- 1 – White
- 2 – Black or African American
- 3 – American Indian or Alaskan Native
- 4 – Asian
- 5 – Native Hawaiian or Other Pacific Islander

Asian Origin

- 1 – Chinese
- 2 – Filipino
- 3 – Japanese
- 4 – Korean
- 5 – Vietnamese
- 6 – Asian Indian
- 7 – Other group not listed



Education

- 0** – Never attended, preschool, kindergarten
- 1 - 11** – 1st grade through 11th grade
- 38** – 12th grade, no diploma
- 39** – High school graduate – high school diploma, or the equivalent (For example: GED)
- 40** – Some college but no degree
- 41** – Associate degree in college – Occupational/Vocational
- 42** – Associate degree in college – Academic program
- 43** – Bachelor's degree (For example: BA, AB, BS)
- 44** – Master's degree (For example: MA, MS, MEng, MEd, MSW, MBA)
- 45** – Professional School Degree (For example: MD, DDS, DVM, LLB, JD)
- 46** – Doctorate degree (For example: PhD, EdD)

Armed Forces

A person is considered to be in the armed forces if he or she serves in any branch of the U.S. military. This includes the Army, Navy, Marine Corps, Air Force and Coast Guard, their Reserve components, and the Air and Army National Guard.



SECTION 1 – GENERAL SURVEY INFORMATION

Part B – General Housing Characteristics

Type of Structure

- 1 – Single family detached (detached structure with only one primary residence; however, the structure could include a rental unit(s) in the basement, attic, etc.)
- 2 – Row or townhouse – inner unit (2, 3, or 4 story structure with 2 walls in common with other units and a private ground level entrance; it may have a rental unit as part of the structure)
- 3 – End row or end townhouse (one common wall)
- 4 – Duplex (detached two unit structure with all units occupying the same level or levels)
- 5 – 3-plex or 4-plex (3 or 4 unit structure with all units occupying the same level or levels)
- 6 – Garden (a multi-unit structure, usually wider than it is high, having 2, 3, or possibly 4 floors; characteristically the units not only have common walls but are also stacked on top of one another)
- 7 – High rise (a multi-unit structure which has 4 or more floors)
- 8 – Apartment or flat (a unit not described above; could be located in the basement, attic, second floor or over the garage of one of the units described above)
- 9 – Mobile home or trailer
- 10 – College dormitory



Fuels

- 1 – Gas
- 2 – Electricity
- 3 – Fuel oil
- 4 – Other
- 5 – No fuel used



Included with this Housing Unit

- 1 – Swimming pool
- 2 – Off-street parking
- 3 – Porch, terrace, patio, or balcony
- 4 – Apartment or guest house
- 5 – Central air conditioning
- 6 – Window air conditioning



SECTION 1 – GENERAL SURVEY INFORMATION (continued)

Part C – Major Household Appliances

Cooking stove, range, or oven

Microwave oven

Refrigerator or home freezer

Built-in dishwasher

Portable dishwasher

Garbage disposal

Clothes washer

Clothes dryer

Television

Home computer

Stereo or sound systems

VCRs, DVD players, or digital video recorders



SECTION 3 – OWNED LIVING QUARTERS AND OTHER OWNED REAL ESTATE

Types of Owned Real Estate

- 1 – A home in which you used to live
- 2 – Property for business or investment purposes only
- 3 – A second home, vacation home, or recreational property, including timeshares
- 4 – Unimproved land with no buildings on it
- 5 – Other property



Closing Costs

Property survey charges	Points paid by buyer
Title search	Deed preparation
Recording fees	Lawyer's fees
Transfer taxes	Advertising costs
Escrow payment	Real estate listing fees



Costs for Selling a Property

Commission to Realtor	Lawyer's fees
Closing costs	Advertising costs
Points for financing	Deferred mortgage interest payment
Mortgage penalties	Real estate listing fees
Property inspection	



SECTION 3 – OWNED LIVING QUARTERS AND OTHER OWNED REAL ESTATE (continued)

Mortgage Payment Items

- | | |
|---------------------------|---|
| 1 – Principal | 4 – Property insurance |
| 2 – Interest | 5 – Mortgage guarantee insurance |
| 3 – Property taxes | 6 – Any other payments (Specify) |



Fees for Cooperatives

- 1** – Repayment of loans owed by cooperative
- 2** – Property taxes
- 3** – Property insurance
- 4** – Management
- 5** – Repairs and maintenance, including lawn care and snow removal
- 6** – Improvements
- 7** – Recreational, including swimming, golf, and tennis
- 8** – Security, including guards and alarm systems
- 9** – Utilities, such as gas, electricity, water, heat
- 10** – Trash collection
- 11** – Other (Specify)



Homeowners' Associations or Condominium Fees

- 1** – Management
- 2** – Repairs and maintenance, including lawn care and snow removal
- 3** – Improvements
- 4** – Utilities, such as gas, electricity, water, heat
- 5** – Parking
- 6** – Recreational, including swimming, golf, and tennis facilities
- 7** – Security, including guards and alarm systems
- 8** – Maid service
- 9** – Medical services
- 10** – Trash collection
- 11** – Other (Specify)



SECTION 4 – UTILITIES AND FUELS FOR OWNED AND RENTED PROPERTIES

Part A – Telephone Expenses

Telephone services included in bill

- 1 – Residential Service
- 2 – Mobile/Cellular Service
- 3 – Voice Over IP

Other telephone and non-telephone service items

- 1 – Internet access (including broadband, DSL, or dial-up)
- 2 – Cable or satellite television services
- 3 – Non-telephone related rentals or purchases such as a modem



Part C – Internet Service Expenses

- 1 – Cable or satellite TV, not already reported
 - Cable TV
 - Direct TV
 - Dish TV
 - TiVo
- 2 – Satellite radio services
 - Sirius Radio
 - XM Radio
- 3 – Internet connection or internet service providers, not already reported
 - AOL
 - Road Runner
 - ISPs
 - Comcast
 - Verizon
- 4 – Listening to or downloading music or audio files
 - Napster
 - iTunes
 - Rhapsody
- 5 – Viewing or downloading video files
- 6 – Online games or other internet entertainment sites
- 7 – Internet services away from home such as web cafes or internet kiosks



Part D – Utilities, Fuels, and Services

- 1 – Electricity
- 2 – Natural or utility gas
- 3 – Fuel oil
- 4 – Bottled or tank gas
- 5 – Other fuels
- 6 – Piped-in water
- 7 – Sewerage maintenance
- 8 – Trash/garbage collection including:
 - hazardous waste collection
 - waste disposal
 - recyclable material collection
- 9 – Water softening service
- 10 – Septic tank cleaning



SECTION 5 – CONSTRUCTION, REPAIRS, ALTERATIONS AND MAINTENANCE OF OWNED AND RENTED PROPERTY

Job Types

- 1 – Dwellings under construction, including a vacation or second home
- 2 – Building an addition to the house or a new structure, such as a porch, garage, or new wing
- 3 – Finishing a basement or an attic or enclosing a porch
- 4 – Remodeling one or more rooms in the house
- 5 – Landscaping the grounds or planting new shrubs or trees
- 6 – Building outdoor patios, walks, fences, or other enclosures, driveways, permanent swimming pools, or hot tubs
- 7 – Repairing outdoor patios, walks, fences, driveways, or permanent swimming pools (including permanent above-ground swimming pools)
- 8 – Inside painting or papering, spackling, sanding
- 9 – Outside painting, caulking, sanding, or surface repairs
- 10 – Plastering or paneling
- 11 – Plumbing or water heating installations and repairs
- 12 – Electrical work
- 13 – Heating or air conditioning jobs
- 14 – Flooring repair or replacement, including inlaid linoleum or vinyl tile
- 15 – Insulation
- 16 – Roofing, gutters, or downspouts
- 17 – Siding
- 18 – Installation, repair, or replacement of windows or window panes, screens, storm doors, awnings, and the like
- 19 – Masonry, brick, or stucco work
- 20 – Other improvements or repairs (include security systems that are hard-wired into the home)



Section 5 - CONSTRUCTION, REPAIRS, ALTERATIONS
AND MAINTENANCE OF OWNED AND RENTED PROPERTY
continued

SECTION 5 – CONSTRUCTION, REPAIRS, ALTERATIONS AND MAINTENANCE OF OWNED AND RENTED PROPERTY (continued)


Appliances

- 1 – Cooking stove, range, or oven
- 2 – Microwave oven
- 3 – Refrigerator or home freezer
- 4 – Dishwasher – built-in
- 5 – Dishwasher – portable
- 6 – Garbage disposal
- 7 – Clothes washer
- 8 – Clothes dryer
- 9 – Range hood
- 10 – Smoke alarms and detectors
- 11 – Trash compactor
- 12 – Window air conditioner
- 13 – Portable cooling and heating equipment, including portable dehumidifiers, humidifiers, fans, and space heaters; excluding window air conditioners
- 14 – Other major home appliances and equipment

SECTION 6 – APPLIANCES, HOUSEHOLD EQUIPMENT AND OTHER SELECTED ITEMS

Part A – Major Household Appliances

- 1 – Microwave oven
- 2 – Cooking stove, range, or oven
(including convection oven)
- 3 – Range hood
- 4 – Refrigerator or home freezer
- 5 – Built-in dishwasher
- 6 – Portable dishwasher
- 7 – Garbage disposal
- 8 – Clothes washer
(including washer/dryer combinations)
- 9 – Clothes dryer



Section 6 – APPLIANCES, HOUSEHOLD
EQUIPMENT AND OTHER SELECTED ITEMS
continued

SECTION 6 – APPLIANCES, HOUSEHOLD EQUIPMENT AND OTHER SELECTED ITEMS (continued)

Part B – Household Appliances and Other Selected Items

SMALL HOUSEHOLD APPLIANCES

1 – Small electrical kitchen appliances, including –

blender	electric frying pan	mixer
breadmaker	electric iron	pizza oven
coffee grinder	electric knife	popcorn maker
coffee maker	electric timer	rice cooker
crockpot	electric wine chiller	sandwich grill
deep fryer	electric wok	slow cooker
electric barbecue	food processor	smoothie maker
electric can opener	hot plate	toaster
electric grill	ice cream maker	toaster oven
electric fondue set	juicer	waffle iron

2 – Electrical personal care appliances, including –

curling iron	electric toothbrush	make-up mirror
denture cleaner	facial sauna	massager
electric hair trimmer	foot bath	water-pik
electric razor	hair dryer	
digital scale	heating pad	

3 – Smoke detectors, including –

wired	battery operated	ionization chamber type	photo-cell type
-------	------------------	-------------------------	-----------------

4 – Electrical floor cleaning equipment, including –

vacuum cleaner	hand vacuum	rug shampooer	floor polisher
----------------	-------------	---------------	----------------

5 – Other household appliances, including –

trash compactor	home security device (burglar alarm) including
air purifier	console, control modules, burglar alarm console,
water filters	door and window transmitters
carbon monoxide detector	

6 – Sewing machines (with or without cabinet)

7 – Office machines including fax machines and calculators, also including –

typewriters	copy machines
-------------	---------------

8 – Personal Digital Assistant or PDAs, including –

Palm	iPaq
------	------

SECTION 6 – APPLIANCES, HOUSEHOLD EQUIPMENT AND OTHER SELECTED ITEMS (continued)

Part B – Household Appliances and Other Selected Items (continued)

9 – Computers, computer systems, or related hardware for non-business use, including –

CD/DVD drive	cables	home computers with or without monitors
computer printers	fax modems	external hard drive
keyboards	scanner	CD/DVD burner
modems	memory	mouse
monitors	Micro PC	laptops

10 – Computer software, including computer games, or accessories, for non-business use, including –

PC games	printer cartridges	mouse pads
----------	--------------------	------------

11 – Video game hardware, video games, or accessories, including –

Nintendo Wii	Gamecube	Nintendo DS	PSP
Gameboy	Playstation	Xbox	

12 – Telephones or accessories, including –

telephones	headsets	cordless telephones	car chargers
beepers	chargers	cell phone covers	cell phones
phone jacks and cords	paggers	Bluetooth accessories	

13 – Telephone answering machines, including –
combinations of telephone/answering machines

14 – Photographic equipment, including –

camera	filter	projection screen	battery pack for camera flash
digital camera	winder	electro flash	motor driven film advancer
lens	enlarger	strobe light	
tripod	projector	(for photographs)	

Do not include film, film processing, or other photographic supplies.

15 – Musical instruments, supplies, or accessories, including –

piano	sheet music	saxophone	music books
guitar	strings for musical instruments	music stand	trumpet
woodwinds		clarinet	any other musical accessories
brass instruments	stringed instruments	picks	carrying case
trombone		rosin	keyboards
reeds	valve oil	drums	

Do not include music lessons.

Section 6 – APPLIANCES, HOUSEHOLD
EQUIPMENT AND OTHER SELECTED ITEMS
continued

SECTION 6 – APPLIANCES, HOUSEHOLD EQUIPMENT AND OTHER SELECTED ITEMS (continued)

Part B – Household Appliances and Other Selected Items (continued)

16 – Lawnmowing machinery or other yard equipment, including –

lawn mowers	motorized tiller	snow blower	shovel
tractor (farm, garden, etc.)	wheelbarrow	electric lawn trimmer	spreader
	rake		

TOOLS FOR HOME USE

17 – Power tools, including –

electric drill	sander	cordless circular saw
electric saw	lathe	electric swimming pool cleaning equipment
router	electric plane	air compressor
cordless drill	electric polisher	

18 – Nonpower tools including –

wrench	axe	saw	drill
socket	screwdriver	level	trouble light
hammer	pliers	plane	caulking gun

HEATING AND COOLING EQUIPMENT

19 – Window air conditioners

20 – Portable cooling or heating equipment, including –

space heater	dehumidifier	humidifier	fan
--------------	--------------	------------	-----

SECTION 6 – APPLIANCES, HOUSEHOLD EQUIPMENT AND OTHER SELECTED ITEMS (continued)

Part B – Household Appliances and Other Selected Items (continued)

TELEVISIONS, RADIOS, VIDEO AND SOUND EQUIPMENT (not installed on vehicles)

21 – Televisions, all types including combinations of TVs with DVD/video players, including –
flat screen TV plasma TV high definition TV

22 – DVD players, VCRs, DVRs, or video cameras, including –
TiVo unit digital TV converter box
Blu-ray disc player video tape recorder/player
high definition disc player video laser disc player
combination of VCR/DVD player video cassette recorder/player

23 – Satellite dishes, receivers, or accessories

24 – Handheld personal music players, including –
iPod personal mp3 players

25 – Radio, all types, including –
CB (not permanently clock radio short-wave transistor/portable
mounted in an console walky-talky Walkman (radio only)
automobile)

26 – Tape recorders or players (not permanently mounted in an automobile), including –
audio tape decks audio cassette players/recorders
reel-to-reel tape decks Walkman (cassette/radio combination or cassette only)

27 – Sound components, component systems, or compact disc sound systems, including –
speakers amplifier tape deck (not specified)
mixer turntable compact disc players
stereo receiver stereo rack system
tuner equalizer

28 – Other sound or video equipment, including –
earphones/headphones battery packs adapter for sound equipment
power converter power booster base station CB antenna
antenna (TV, radio, etc.) headset microphone

Section 6 – APPLIANCES, HOUSEHOLD
EQUIPMENT AND OTHER SELECTED ITEMS
continued

SECTION 6 – APPLIANCES, HOUSEHOLD EQUIPMENT AND OTHER SELECTED ITEMS (continued)

Part B – Household Appliances and Other Selected Items (continued)

29 – Portable memory, such as flash drives, memory cards, and recordable discs and tapes, including –

thumb drives	blank DVDs	blank CDs
zip drives	memory stick	USB flash drive

SPORTS, RECREATION, AND EXERCISE EQUIPMENT

30 – General sports equipment, including –

roller blades	baseball bat	table tennis	badminton set
sports uniform	football	equipment	soccer ball
sports shoes	basketball	lawn games	sports protective
tennis racket	racquetball	frisbee	equipment/gear
bowling ball	racquetball racket	boxing equipment	golf clubs
baseball glove	volleyball	karate equipment	basketball hoop
skateboard	golf shoes	golf cart (non-riding)	

Include specialized athletic shoes such as for football, baseball, soccer, biking, and bowling, except if included in the rental or activity fee for the sport.

31 – Health and exercise equipment, including –

trampoline	exercise mat	weight bench
weights	home gym	treadmill
rowing machine	exercycle	pedometer

32 – Camping equipment, including –

tent	sleeping bag	camping stove
kerosene lamp	sleeping pad	camping cookware
frame packs and other camping packs	air mattress	portable heater
	canteen	

33 – Hunting and fishing equipment, including –

fishing rod and tackle	knife	BB/pellet gun
bow and arrow	rifle	ammunition
crossbow	shotgun	scopes (not specified)

34 – Winter sports equipment, including –

snow skis	ski poles	toboggan
ski boots	ice skates	sled
snowboard	ice boat	
snowboard equipment	sledding equipment	

SECTION 6 – APPLIANCES, HOUSEHOLD EQUIPMENT AND OTHER SELECTED ITEMS (continued)

Part B – Household Appliances and Other Selected Items (continued)

35 – Water sports equipment, including –

water skis	snorkel	surf board
life jacket	water ski vest	raft
wake board	diving equipment	wind surf board

36 – Outboard motors

37 – Bicycles, including –

bicycle helmets	stand	tires	tubes
bicycle parts	locks	rack	supplies

38 – Tricycles or battery powered riders, including – big wheels

39 – Playground equipment, including –

portable swimming pool	swing set	sand box	gym set
------------------------	-----------	----------	---------

40 – Other sports or recreation equipment, including –

telescope	metal detector
paintball equipment	

SECTION 7 – HOUSEHOLD ITEM REPAIRS AND SERVICE CONTRACTS

- 1** – Garbage disposal, range hood, or built-in dishwasher
- 2** – Other household appliances and equipment, such as –
 - washer
 - refrigerator
 - range/oven
 - portable heating equipment
 - portable air conditioning equipment (window air conditioner)
 - portable fans
 - dehumidifiers
 - sewing machines
 - vacuum cleaners
- 3** – Televisions, radios, video and sound equipment, except those installed in automobiles or other vehicles
- 4** – Computers, computer systems, and related equipment for non-business use
- 5** – Lawn and garden equipment (including lawn mower repair, snowblower repair)
- 6** – Musical instruments and accessories (including professional tuning)
- 7** – Hand or power tools
- 8** – Photographic equipment
- 9** – Sport and recreational equipment (including bicycles)
- 10** – Termite or pest control treatment
- 11** – Heating or air conditioning equipment, such as –
 - central air conditioners
 - central coolers
 - furnaces

Include any services provided under service contracts. Do not include repairs.

SECTION 8 – HOME FURNISHINGS AND RELATED HOUSEHOLD ITEMS

Part A – Purchases

LIVING, FAMILY, OR RECREATION ROOM FURNITURE

1 – Sofas, including –

sofabed loveseat sectionals futon

2 – Living room chairs, including –

recliner convertible chair rocker
bean bag chair swivel

3 – Living room tables, including –

coffee table end tables TV table lamp table

4 – Wall units, shelves, or cabinets, including –

bookcase curio cabinet entertainment center

5 – Ping-pong tables, pool tables, and other similar recreation room items

6 – Other living room, family room, or recreation room furniture, including –

room divider bar stools desk/chair card table/chairs
coat rack gun cabinet bar or portable bar foot stool (ottoman)

7 – Living room furniture combinations, including –

sofa, chair, and table combinations or suites

DINING ROOM AND KITCHEN FURNITURE

8 – All dining room and kitchen furniture, including –

dinette set buffet serving table or cart
kitchen chairs china cabinet dining table and chairs

BEDROOM FURNITURE

9 – Mattresses and springs, including rollaways

10 – Bedroom furniture other than mattresses and springs, including –

headboard dresser mirrors bunk bed
brass bed vanity chairs night tables
frames cedar chest armoire water bed
chest mattress topper

Section 8 – HOUSEHOLD FURNISHINGS
AND RELATED HOUSEHOLD ITEMS
continued

SECTION 8 – HOME FURNISHINGS AND RELATED HOUSEHOLD ITEMS (continued)

Part A – Purchases (continued)

INFANTS FURNITURE AND EQUIPMENT

11 – Infants furniture, including –

crib	mattress	toy chest	changing table
playpen	dresser	bassinet	portable crib
high chair	chest		

12 – Infants equipment, including –

carriage	guard rail	baby monitor	baby bottle sterilizer
stroller	swing	baby jogger	baby travel systems
car seat	baby carriers	baby backpack	

OUTDOOR FURNITURE AND EQUIPMENT

13 – Patio, porch, or outdoor furniture, including – patio umbrella

14 – Barbecue grills or outdoor decorative items, including – patio lanterns patio statues bird houses

OFFICE FURNITURE FOR HOME USE

15 – All office furniture for home use, including –

file cabinet	office chairs	computer furniture
safe	drawing table	

Do not include any furniture used exclusively for business.

SECTION 8 – HOME FURNISHINGS AND RELATED HOUSEHOLD ITEMS (continued)

Part A – Purchases (continued)

HOUSEHOLD DECORATIVE ITEMS

16 – Lamps and other lighting fixtures, including chandeliers

17 – Other household decorative items, including –

painting	baskets	fireplace equipment and accessories
vase	silk flowers	seasonal decorations (Christmas)
wall hangings	mirror	wreaths
plant stand	book ends	clocks

CLOSET STORAGE AND TRAVEL ITEMS

18 – Closet storage items, including –

garment bag	shoe bag	shoe rack
-------------	----------	-----------

19 – Travel items including luggage, also including –

travel garment bags	trunk	attaché cases
---------------------	-------	---------------

DISHES, DINNERWARE, FLATWARE, GLASSWARE, AND COOKWARE

20 – Plastic dinnerware, including Tupperware

21 – China and other dinnerware

22 – Stainless, silver, and other flatware, except plastic

23 – Glassware, including crystal

24 – Serving pieces other than silver

25 – Nonelectric cookware, including –

skillet	roaster	pots	pressure cooker
saucepan	pans	teakettle	casserole dishes

26 – Silver serving pieces, including –

tray	pitcher	bowl
------	---------	------



Section 8 - HOUSEHOLD FURNISHINGS
AND RELATED HOUSEHOLD ITEMS
continued

SECTION 8 – HOME FURNISHINGS AND RELATED HOUSEHOLD ITEMS (continued)

Part A – Purchases (continued)

HOUSEHOLD LINENS

27 – Bedroom linens, including –

sheets	comforter	baby blanket	blanket
pillowcases	mattress pad	electric blanket	bedspread
pillows	quilt	duvet	

28 – Bathroom linens, including –

towels	shower curtain	bath mat	toilet cover
face cloths	bath rug	tub mat	

29 – Kitchen and dining room linens, including –

tablecloths	cloth napkins	placemats	small appliance covers
dish towels	dish cloths		

30 – Other linens, including –

doilies	chair pads	furniture protectors	covers for living room tables
---------	------------	----------------------	-------------------------------

31 – Slipcovers, decorative pillows and cushions, custom or ready-made

FLOOR AND WINDOW COVERINGS

WALL-TO-WALL CARPETING FOR ONE OR MORE ROOMS

32 – Original wall-to-wall carpet (original)

33 – Wall-to-wall carpet (replacement)

34 – Room-size rugs and other non-permanent floor coverings, including carpet squares

35 – Curtains and drapes (either custom or ready-made)

36 –Blinds, shades, and other window coverings (either custom or ready-made)

SECTION 9 – CLOTHING AND SEWING MATERIALS

Part A – Clothing

Do not include clothing for children under 2 years of age.

1 – Coats, jackets, and furs, including –

shawl	raincoat	fur coat	winter coat
windbreaker	down vest	outerwear jacket	

2 – Sport coats and tailored jackets, including blazers

3 – Suits, including –

woman's suit (of two or more pieces)	formal suit
man's suit (of two or more pieces)	

4 – Vests (purchased separately, not with a suit), excluding sweater vests and down vests

5 – Sweaters and sweater sets, including –

cardigan	pullover	V-neck sweater
sweater vest	ski sweater	

6 – Pants, jeans, or shorts, including –

jump suit	blue jeans	maternity pants	dress slacks
dress pants	overalls	short sets	casual pants

Do not include any athletic shorts.

7 – Dresses, including –

two-piece dresses	wedding gown	maternity dresses	formals or semi-formals
-------------------	--------------	-------------------	-------------------------

8 – Skirts, including skorts

Do not include any tennis skirts, golf skirts, or other athletic skirts.

9 – Shirts, blouses, and tops, including –

sport shirts	tops	maternity tops
dress shirts	knit blouses	T-shirts

Do not include any sweat shirts or athletic shirts.

10 – Undergarments, including –

bras	undershirts	slips
shapewear	underwear	thermal underwear

11 – Hosiery, including –

socks	knee-highs	tights	pantyhose
-------	------------	--------	-----------

12 – Nightwear and loungewear, including –

pajamas	night shirt	night gown
robe	house coat	thermal sleeping garments

Section 9 – CLOTHING AND SEWING MATERIALS
continued

SECTION 9 – CLOTHING AND SEWING MATERIALS (continued)

Part A – Clothing (continued)

Do not include clothing for children under 2 years of age.

13 – Accessories, including –

umbrellas	gloves	apron	fold-up rain accessories
belts	mittens	ear muffs	bandannas
ties	purse	handkerchiefs	hair accessories
scarves	wallet	bridal headpiece	non-prescription sunglasses

14 – Swimsuits or warm-up or ski suits, including –

athletic shorts	tennis outfit	sweatshirt	swimwear accessories
athletic shirt	jogging suit	swimwear	snow and ski suit
hunting wear	leotards		

Do not include any sports uniforms.

15 – Uniforms, other than sport, for which the cost is not reimbursed, including shirts, pants, suits, service apparel, such as: medical, barber, boy or girl scout, mechanic, waiter/waitress, plumber and lab smocks, and military apparel

16 – Costumes, including costumes for dance, ballet, Halloween, etc.

17 – Footwear, including –

dress shoes	sandals	bedroom slippers
casual shoes	boots	sneakers, jogging, aerobic, basketball, tennis shoes

Do not include specialized athletic shoes such as for football, soccer, bowling, biking, or baseball.

SECTION 9 – CLOTHING AND SEWING MATERIALS (continued)

Part B – Infants' Clothing (Clothing for children under 2 years of age)

1 – Coats, jackets, or snowsuits

2 – Dresses and other outerwear, including –

bathing suits	sweater	pants	T-shirts
sunsuit	romper	pants set	jeans
jumpsuit	overalls	short set	vest
shirt	crawler	playsuit	jogging suit
tops			

3 – Underwear and diapers, including disposable

Do not include diaper service.

4 – Sleeping garments

5 – Layettes

6 – Accessories, including –

boots	socks	booties	caps/hats
mittens/gloves	shoes	bibs	bonnets
slippers			

Part B – Watches, Jewelry, and Hairpieces

7 – Watches

8 – Jewelry, including –

costume jewelry, rings, and infants jewelry

9 – Hairpieces, wigs, or toupees

Section 9 – CLOTHING AND SEWING MATERIALS
continued

SECTION 9 – CLOTHING AND SEWING MATERIALS (continued)

Part C – Clothing Services

- 1 – Repair, alteration, and tailoring for clothing and accessories**
- 2 – Shoe repair and other shoe services**
- 3 – Watch or jewelry repair, including cleaning**
- 4 – Clothing rental, including formal wear**
- 5 – Clothing storage outside the home**

Part D – Sewing Materials

1 – Sewing and knitting materials for the home, including fabric for making slipcovers, blankets, quilts, afghans, tablecloths, flowers, curtains, etc., and for handwork including yarn

2 – Sewing materials for making clothes, including any fabric used for making clothes

3 – Sewing notions, including –

sewing basket	patterns	buttons	thread
sewing kit	crochet hooks	measuring tapes	knitting needles, equipment
crochet thread	scissors	zipper	embroidery hoops
seam binding	snaps	needles/pins	embroidery thread

4 – Other sewing materials, including –

interfacing	fiberfill	stuffing	beads, glitter, sequins
quilt pad	foam	rug material	felt or felt squares

SECTIONS 10 and 11 – RENTED, LEASED, AND OWNED VEHICLES

- 1 – Automobile
- 2 – Truck, minivan, van, and SUV
- 3 – Motor home
- 4 – Trailer-type camper
- 5 – Other attachable-type camper
- 6 – Motorcycle, motor scooter and moped (motorized bicycle)
- 7 – Boat, **with** a motor. Include jet skis.
- 8 – Boat, **without** a motor such as canoes, kayaks, and rowboats
- 9 – Trailer other than camper
such as for a boat or cycle – includes trailer for snowmobile or for moving, hauling, etc.
- 10 – Private airplane
- 11 – Any other vehicle
such as a snowmobile, dunebuggy, go-cart or riding golf cart (except charges for **rental** of golf carts included in golfing fees)

SECTION 12 – VEHICLE OPERATING EXPENSES

Part A – Vehicle Maintenance and Repair, Parts, and Equipment

1 – Oil change, lubrication, and oil filter

(Include oil only if purchased for an oil change)

2 – Motor tune-up, including –

air/fuel filters	computer sensor	ignition wires	ignition timing or mixture
distributor cap, rotor	PCV valve	valve adjustment	adjustment
emission controls	spark plugs		breather/vapor/air filter element

3 – Brake work, including –

anti-lock brakes	hydraulic system	shoes or pads	bleed brake system
master cylinder	wheel calipers	wheel cylinder	machine drums/rotors
brake adjustment	parking brake		

4 – Battery purchase or installation

5 – Tire purchase or mounting

6 – Tire repairs

7 – Front end alignment, wheel balancing, wheel rotation

8 – Steering or front-end work, including –

axel bearing/seals	bushings	studs/lug nuts	power steering fluid/filter
axle shafts	CV joints/boots	tie rods	idler arms
rack and pinion	wheel hubs	ball joints	steering box/linkage

9 – Electrical system work, including –

alternator belt	car computer	ignition system	voltage regulator
alternator/generator	coil	starter motor	gauges/instruments
battery charge	switches	wiring	

10 – Engine repair or replacement, including –

carburetor	fuel injector	motor mounts	timing chain/gears or belt
fuel pump/lines/filter	turbo charge	pistons/rods	oil pump/cooler/hoses
crankshaft bearings	gaskets	choke	

11 – Air conditioning work, including –

compressor	condenser	motor/switch	recharging
------------	-----------	--------------	------------

12 – Engine cooling system work, including –

coolant or filter	heater core	radiator	fan or water pump belt
hoses	thermostat	water pump	cooling fan/controls
pressure cap	cooling fan relay	fan switch or belt	

SECTION 12 – VEHICLE OPERATING EXPENSES (continued)

Part A – Vehicle Maintenance and Repair, Parts, and Equipment (continued)

13 – Exhaust system work, including –

catalytic converter	hanger/clamps	muffler	resonator
exhaust pipe	manifold gasket		

14 – Clutch or transmission work, including –

clutch cable	hydraulic system	rebuilt transmission	transaxle
clutch fork	master cylinder	safety switch	transmission filter
flywheel	pilot bearing	shaft seal	

15 – Body work or painting, including –

convertible top	doors	T-roof	crash repairs
glass replacement	vinyl top	rust proofing	window repair/replacement
sanding			

16 – Shock absorber replacement, including MacPherson struts

17 – Drive shaft or rear-end work, including –

axle fluid	CV joints	rear axle	suspension
differential	tie rods	grommet	rear wheel axle seal
rear wheel bearings	universal joint	coil or leaf springs	axle mounts/bushings

18 – Video equipment or installation, including –

televisions and combinations of TVs with VCRs and/or DVD players Video game consoles	GPS navigational system with screen satellite receiver, In-Motion Satellite receiver
--	---

19 – Audio equipment or installation, including –

antenna	CB radio	speakers	tape player
CB antenna	radio	stereo equipment	satellite radio equipment

20 – Vehicle accessories or customizing, including –

alarm system	carpeting	running boards	steering wheel covers
bike/ski racks	fender skirts	seat covers	spoilers
bumper guards	luggage rack		

21 – Vehicle cleaning services or cleaning supplies, including –

car washes	vacuuming	cleaning mitts	vehicle detailing services
waxes	upholstery sprays	protective coating	wheel cleaning supplies
boat cleaning services			

22 – Other vehicle services, parts, or equipment, including –

battery cables	vent filters	jack	charcoal canister filters
gas cable/cap/can	brake lights	gasket sets	windshield wipers
light bulbs	wheel lugs	headlights	speedometer cable
wheels/rims	hub caps	heater repair	tire/wheel combination
upholstery work			

Section 12 – VEHICLE OPERATING EXPENSES
continued

SECTION 12 – VEHICLE OPERATING EXPENSES (continued)

Part B – Licensing, Registration, and Inspection of Vehicles

1 – Driver’s licenses

2 – Vehicle inspection emissions inspection safety inspection

3 – State vehicle registration

4 – Local vehicle registration

SECTION 13 – INSURANCE OTHER THAN HEALTH

1 – Long term care insurance

2 – Life insurance or other policies which provide benefits in case of death or disability, including –

term insurance	income or disability insurance
whole-life insurance	group-life insurance
cash benefits	straight-life insurance
mortgage insurance	flight insurance
veterans insurance	life endowments
annuities	burial insurance

HOME INSURANCE

Insurance protecting your home, furniture, personal effects, or other property against fire, theft, loss, natural disasters, or damage from other means.

3 – Homeowners' insurance, including any insurance covered in mortgage payments or flood insurance

flood insurance	fire and extended coverage
-----------------	----------------------------

4 – Renters' insurance

5 – Automobile or other vehicle insurance, including –

liability insurance	bodily injury insurance
collision insurance	property damage insurance
comprehensive insurance	no-fault insurance

6 – Other types of non-health insurance, including –

- credit card insurance
- personal liability insurance
- mortgage guarantee insurance
- ambulance
- umbrella policies

Do not include malpractice insurance.

SECTION 14 – HOSPITALIZATION AND HEALTH INSURANCE

1 – Health Maintenance Organization

Expenses usually covered in full, or there may be a modest co-payment at the time of your visit.

- Group/staff type: You go to a central facility (group health center) to receive care.
- Independent practice association (IPA): Providers work from their individual offices (and are referred to as primary care physicians).

2 – Fee for Service Plan

You or your insurance company are generally billed after each visit.

- Traditional fee for service plan: You may go to any doctor or hospital you choose.
- Preferred Provider Organization (PPO): You are given a list of doctors from which to choose. If you go to a doctor on the PPO list, more expenses are covered than if you go to a doctor not on the list.

3 – Commercial Medicare Supplement

Voluntary contributory private insurance plan available to Medicare recipients. Covers the costs of deductibles, co-insurance, physician services, and other medical and health services.

4 – Special Purpose Plan

Covers only specific health needs. Examples of special purpose health insurance plans are:

dental insurance	mental health insurance
vision insurance	dread disease policy
prescription drug insurance	

Do not include Medicare Prescription Drug plans.

SECTION 15 – MEDICAL AND HEALTH EXPENDITURES

EYE CARE

1 – Eye examinations, treatment, or surgery, such as –

eye examinations laser surgery eye treatments

2 – Purchase of eye glasses or contact lenses, such as –

eye glasses contact lenses contact lens insurance
warranty expenses fittings kits and equipment
prescription sunglasses

DENTAL CARE

3 – Dental care, such as –

examinations bridges root canals teeth whitening in a
cleanings orthodontic work X-rays dental office
dentures caps or crowns fillings any other dental services

INPATIENT CARE

4 – Hospital rooms or services, including –

anesthetics injections operating room examinations
blood transfusions oxygen intensive care unit nursing services
drugs and medicine laboratory tests recovery room X-rays
treatment rooms therapy any other services

From facilities, such as –

general care hospitals substance abuse hospitals
psychiatric hospitals birthing centers

Section 15 – MEDICAL AND HEALTH EXPENDITURES
continued

SECTION 15 – MEDICAL AND HEALTH EXPENDITURES (continued)

SERVICES BY MEDICAL PROFESSIONALS OTHER THAN PHYSICIANS

5 – All services provided by medical professionals other than physicians, such as –

chiropractor	podiatrist	psychologist	substance abuse professionals
acupuncturist	midwife	homeopath	naturopath
marriage counselor	physical therapist	nurse practitioners	medical massage therapist (certified)

Include services provided both inside and outside the home.

PHYSICIAN SERVICES

6 – All services provided and billed by physicians, such as –

general practitioner	internist	pediatrician	gynecologist
dermatologist	urologist	psychiatrist	any other type of physicians
surgeon	plastic surgeon	osteopath	

OTHER MEDICAL CARE SERVICES

7 – Lab tests or x-rays

X-rays	blood tests	other types of lab tests
--------	-------------	--------------------------

Do not include services received in a hospital as an inpatient or services for eye and dental care.

8 – Care in convalescent or nursing home

Include all services provided and billed by a convalescent or nursing home.

9 – Care for invalids, convalescents, handicapped, or elderly persons in the home

Do not include institutional or medical care.

10 – Adult day care centers

11 – Other medical care and outpatient services, such as –

ambulance services	blood donation	emergency room services
rescue services	outpatient hospital care	

If medical care is given in outpatient department or emergency room, include -

injections	electro cardiogram	baby shots	physicians check up
allergy shots	skin treatment	cardiology test	broken bones/sprains
hearing test	cancer treatment	blood pressure check	

SECTION 15 – MEDICAL AND HEALTH EXPENDITURES (continued)

MEDICINE OR MEDICAL SUPPLIES

12 – Purchase of hearing aids

13 – Prescription drugs

14 – Rental of supportive or convalescent medical equipment, such as –

braces	splints	whirlpools	crutches
cervical collars	slings	canes	wheelchairs
ace bandages	walkers		

15 – Purchase of supportive or convalescent medical equipment, such as –

braces	splints	whirlpools	crutches
cervical collars	slings	canes	wheelchairs
ace bandages	walkers	orthotics	power chair/scooter

16 – Rental of medical or surgical equipment for general use, such as –

ice bags	sinus masks	sun lamps	hot water bottles
blood pressure kits	heating pads	vaporizers	therapeutic heat lamps

17 – Purchase of medical or surgical equipment for general use, such as –

thermometers	sinus masks	sun lamps	therapeutic heat lamps
ice bags	insulin needles	hot water bottles	syringes
ostomy supplies	heating pads	blood pressure kits	oxygen
pollen masks	vaporizers	home defibrillator	orthopedic appliances (supports)

Do not include purchases of items such as band-aids, gauze, cotton roll, and cotton balls.

SECTION 16 – EDUCATIONAL EXPENSES

1 – Recreational lessons or other instructions, including –

golf	dancing	driving	tennis
music	photography	skiing	painting
sailing	swimming	sewing	instructional day camps
skydiving	needlepoint	cooking	self defense
driving lessons	horseback riding		

2 – Nursery school or child day care centers, including non-instructional day camps

3 – Tuition, including –

college or university	business school	elementary school	high school
secretarial school	parochial school	seminary	technical school
adult education	vocational school	preparatory school	middle/junior high school

*Include only those expenses paid directly to the school or to other educational facility.
Do not report student loans.*

4 – Housing while attending school, including –

student dormitory	sorority	fraternity	housing for married students
-------------------	----------	------------	------------------------------

Include only those expenses paid directly to the school or to other educational facility.

5 – Food or board while attending school

Include only those expenses paid directly to the school or to other educational facility.

6 – Private school bus

7 – Test preparation or tutoring services

8 – Purchase of any school books, supplies, or equipment, which has not already been reported, including –

text books	ruler	drafting equipment	laboratory equipment
microscopes	art supplies	technical books	cap and gown

9 – Other school related expenses not already reported, including the rental of any school books or expenses

laboratory fees	matriculation fees	transportation fees	conferences and seminars
registration fees	health fees	student union fees	
laundry fees	athletic fees	rental of school books	
cap and gown rentals	administration fees	rental of school equipment	

Do not report student loans.

SECTION 17 – SUBSCRIPTIONS, MEMBERSHIPS, BOOKS, AND ENTERTAINMENT EXPENSES

Part A – Subscriptions and Memberships

- 1 – Subscriptions to newspapers, magazines, or periodicals. Include online subscriptions
- 2 – Books purchased from book club
- 3 – Season tickets to theater, concert series, opera, other musical series, or amusement parks
- 4 – Season tickets to sporting events
- 5 – Encyclopedias or other sets of reference books
- 6 – Golf courses, country clubs and other social organizations
- 7 – Health clubs, fitness centers, swimming pools, weight loss centers, or other sports and recreational organizations
- 8 – Vacation clubs
- 9 – Civic, service, or fraternal organization
- 10 – Credit card membership fees
- 11 – Shopping club memberships such as COSTCO and SAM'S
- 12 – Services that use Global Positioning Systems (GPS) such as OnStar, not already reported
- 13 – Direct or online dating services



Section 17 – SUBSCRIPTIONS, MEMBERSHIPS,
BOOKS, AND ENTERTAINMENT EXPENSES
continued

SECTION 17 – SUBSCRIPTIONS, MEMBERSHIPS, BOOKS, AND ENTERTAINMENT EXPENSES (continued)

Part B – Books and Entertainment Expenses

Fees for participation in sports, including –

tennis golf bowling swimming
billiards

Single admissions to spectator sporting events, including –

football baseball hockey soccer
auto racing basketball

Single admissions to performances, including –

movies operas plays concerts

Single admissions to other entertainment activities, including –

museums zoos state parks amusement parks
historic sites

Books not purchased through book clubs, including –

paperbacks hardcover audio digital books

Exclude reference books or school books.

Single copies of newspapers, magazines, periodicals (non-subscription)

Compact discs, audio tapes, or records

Do not include blank or recordable CDs or blank or recordable audio tapes.

Photographic film, including disposable cameras

Photo processing, including –

digital photo processing video film processing

Purchase of video tapes or DVDs

Do not include blank or recordable DVDs or blank or recordable video tapes.

Rental of video tapes or DVDs, including –

mail delivery DVD rentals

SECTION 18 – TRIPS AND VACATIONS

Part A – Types of Trips

- 1 – Visit friends or relatives
- 2 – Business trips
- 3 – Recreational trips, such as –
 - Sightseeing
 - Sports events
 - Club or organizational meetings
 - Outdoor recreation
- 4 – Any other trips that occur overnight or longer
- 5 – Any day trips to a place at least 75 miles away

Types of Transportation

COMMERCIAL

- 1 – local (taxi, etc.)
- 2 – airplane
- 3 – train
- 4 – bus
- 5 – ship

RENTED

- 6 – automobile
- 7 – truck, van
- 8 – motorcycle, moped
- 9 – private plane
- 10 – boat, trailer
- 11 – camper
- 12 – other vehicles

PRIVATE

- 13 – automobiles or other vehicles privately owned or leased by CU
- 14 – vehicle owned by someone else
- 15 – other transport

Section 18 – TRIPS AND VACATIONS
continued

SECTION 18 – TRIPS AND VACATIONS (continued)

Rental of Sports Equipment

- Golf clubs
- Skis/snowboards
- Fishing equipment
- Boat
- Scuba/snorkeling equipment
- Other sports equipment

Fees for Exercising or Playing Sports

- Golf
- Fishing
- Swimming
- Tennis
- Skiing/snowboarding
- Bowling
- Exercise classes
- Scuba/snorkeling
- Other sports

Entertainment or Admissions

- Movies
- Theater
- Concerts
- Museums
- Tours
- Sports events
- Other entertainment events

SECTION 19 – MISCELLANEOUS EXPENSES

Part A – Miscellaneous Expenses

1 – Fresh flowers or potted plants

2 – Professional photography

3 – Services of lawyers or other legal professionals, including –

will	divorce	civil litigation, including lawsuits,
bail bonds	contracts	bankruptcies, etc.
arbitration services	estate settlement	criminal litigation, including
mediation		traffic citations

Do not include fees for business purposes or those related to closing costs for the purchase of real estate.

4 – Accounting fees, including –

estate management	trust management	income tax preparation
-------------------	------------------	------------------------

Do not include fees for business purposes.

5 – Occupational expenses, such as union dues or professional licenses

6 – Gardening or lawn care services, including –

fertilizing	lawn cutting	hedge trimming
tree removal	tilling	tree pruning
planting	plowing	

Include any services provided under service contracts.

Do not include services that are covered by management or maintenance fees.

7 – Housekeeping services, including –

cleaning	laundrying	cooking
window washing	carpet cleaning	

8 – Home security system service fees

9 – Other home services or small repair jobs around the house, not previously reported

Include diaper service.

10 – Moving, storage, or freight, including –

moving companies	mini-warehouses	self-storage units	cargo shipping
------------------	-----------------	--------------------	----------------

Do not include expenses that are reimbursed by employer or other persons outside of the CU.

Section 19 – MISCELLANEOUS EXPENSES
continued

SECTION 19 – MISCELLANEOUS EXPENSES (continued)

Part A – Miscellaneous Expenses (continued)

11 – Stamp or coin collecting, including –

stamp albums coin albums first day covers

12 – Lotteries or games of chance

13 – Babysitting, nanny services, or other child care in YOUR home

Do not include nursery school care or care in a day care center.

14 – Babysitting, nanny services, or other child care in someone ELSE's home

Do not include nursery school care or care in a day care center.

15 – Toys or games, including –

games trains dart board action figures
infant toys stuffed animals dolls trucks

16 – Arts or crafts kits, including –

model kits rug kits needlepoint kits arts and craft supplies

17 – Purchase of pets, pet supplies, or medicine for pets, including –

aquarium tropical fish dog house collars
hamster cage pet toys bird cage dog
guinea pig cat bird hamster
gerbil

18 – Pet services, including –

grooming kennels license pet daycare
pet resorts

19 – Veterinarian expenses for pets, including –

vet insurance veterinary treatment

20 – Food and beverages for catered affairs

bridal showers parties Bar/Bat Mitzvahs quinceañeras
weddings graduations anniversaries confirmations

21 – Live entertainment for catered affairs

22 – Rental of party supplies for catered affairs

23 – Purchase or upkeep of cemetery lots or vaults

24 – Funerals, burials, or cremation, including –

burial fees flowers for funeral musician honoraria limousines (used
burial plans clergy funeral transcript during funeral)
headstones footstones

SECTION 19 – MISCELLANEOUS EXPENSES (continued)

Part B – Contributions

GIVEN ANY MONEY BY CASH, CHECKS, OR GIVEN ANY GIFT CARDS TO –

1 – College students living away from home

Money to pay for tuition, room, board, books, fees, transportation, clothing, and entertainment expenses

2 – Any other people not in your CU, such as –

friends	co-workers	homeless persons
street musicians	birthday money	wedding money
cash gifts at the office	money to assist others	

PAID ANY OF THE FOLLOWING –

3 – Child support

4 – Alimony

GIVEN ANY MONEY BY CASH, CHECKS, MONEY ORDERS, OR CREDIT CARDS TO BENEFIT –

5 – Educational institutions, including –

alumni funds	educational endowments	parochial schools
scholarship funds	school fund-raisers	

6 – Political organizations, including –

political parties	political candidates	Political Action Committees (PACs)
-------------------	----------------------	------------------------------------

7 – Religious organizations, including churches, temples, and mosques, including –

tithes and offerings	religious fund raisers
building funds	religious television/radio ministries

8 – Charities or all other organizations, including –

Red Cross	civic organizations	American Cancer Society
fine arts and literary	United Way	American Heart Association
Humane Society		

GIVEN ANY STOCKS, BONDS, OR MUTUAL FUNDS

9 – Stocks, bonds, mutual funds

Include only funds given to persons or organizations outside of your CU

SECTION 20B – EXPENSE PATTERNS FOR SELECTED SERVICES AND GOODS

Self-service laundry machines

clothing	quilts	linens
coats	rugs	drapes

Laundry or dry cleaning services

clothing	quilts	linens
coats	rugs	drapes

Cigarettes

Other tobacco products

cigars	pipe tobacco	chewing tobacco
--------	--------------	-----------------

Haircutting, styling, manicures, massages and other salon services

hair coloring	pedicures	facials
waxing	tanning salons	

Safe deposit box located in a bank or similar financial institution

Charges or fees for personal financial services such as ATM fees or account service charges from financial institutions such as banks, credit unions, and finance companies –

ATM fees	check order fee	
certified check fee	money order fee	online banking and bill payment fee
check cashing fee	regular service charges	below minimum balance fee

fees for personal loans, except those for real estate management fee for trust, custodial or escrow accounts

Taxi or limousine service

Mass transportation services such as a bus, subway, mini-bus, or train

SECTION 21 – CREDIT LIABILITY

CREDIT BALANCES

Do not include mortgages, home equity loans, automobile loans, or business related loans.

- 1 – Gasoline credit cards – Shell, Exxon, Citgo, etc.**
- 2 – Store credit cards – department, specialty, electronic, or sporting goods**
- 3 – Major credit cards – Visa, MasterCard, American Express, Discover, or other revolving credit accounts**
- 4 – Store installment credit accounts**
- 5 – Financial institutions – banks, brokerages, savings and loans, credit unions, or insurance companies**
Do not include insurance premium payments.
- 6 – Doctors, dentists, hospitals, or other medical practitioners for expenses not covered by insurance**
- 7 – Other credit – education loans, personal loans, or loans from retirement plans**

SECTION 22 - OCCUPATIONS

01 – Administrator, Manager

administrator manager funeral director

02 – Teacher

teacher guidance counselor

03 – Professional

registered nurse accountant physician social worker computer systems
lawyer engineer clergy photographer analyst

04 – Administrative Support, including Clerical

secretary bookkeeper clerk
receptionist computer assistant typist

05 – Sales, Retail

cashier commodity salesperson door to door salesperson
apparel salesperson motor vehicle salesperson

06 – Sales, Business Goods and Services

mining sales representative real estate salesperson
financial services wholesale sales representative
manufacturing sales representative insurance salesperson

07 – Technician

health technician practical nurse drafting clinical laboratory technician
electronic technician

08 – Protective Service

private guard police officer firefighter

09 – Private Household Service

nanny household worker

10 – Other Service (except private household)

janitor cook waiter/waitress food preparer food counter/fountain
child care worker hairstylist maid/houseman orderly worker

11 – Machine Operator, Assembler, Inspector

machine operator assembler inspector

12 – Transportation Operator

truck driver bus driver tractor operator taxi driver

13 – Handler, Helper, Laborer

stock handler freight handler material handler packager construction laborer

14 – Mechanic or Repairer, Precision Production

automobile mechanic machine repairer machinist meat cutter sheet metal worker

15 – Construction, Mining

carpenter electrician painter plumber mining worker

16 – Farming

farmer farm worker

17 – Forestry, Fishing, Groundskeeping

forestry worker fisher groundskeeper animal caretaker

18 – Armed Forces

armed forces

CARD A

- 0.** Loss
- 1.** \$ 0 – \$ 4,999
- 2.** \$ 5,000 – \$ 9,999
- 3.** \$ 10,000 – \$ 14,999
- 4.** \$ 15,000 – \$ 19,999
- 5.** \$ 20,000 – \$ 29,999
- 6.** \$ 30,000 – \$ 39,999
- 7.** \$ 40,000 – \$ 49,999
- 8.** \$ 50,000 – \$ 69,999
- 9.** \$ 70,000 – \$ 89,999
- 10.** \$ 90,000 – \$ 119,999
- 11.** \$ 120,000 and over

CARD B

- 0.** Less than \$300
- 1.** \$ 300 – \$ 399
- 2.** \$ 400 – \$ 499
- 3.** \$ 500 – \$ 599
- 4.** \$ 600 – \$ 699
- 5.** \$ 700 – \$ 799
- 6.** \$ 800 – \$ 899
- 7.** \$ 900 – \$ 999
- 8.** \$ 1,000 – \$ 1,499
- 9.** \$ 1,500 and over

CARD C

- 0.** Loss
- 1.** \$ 0 – \$ 999
- 2.** \$ 1,000 – \$ 1,999
- 3.** \$ 2,000 – \$ 2,999
- 4.** \$ 3,000 – \$ 3,999
- 5.** \$ 4,000 – \$ 4,999
- 6.** \$ 5,000 – \$ 9,999
- 7.** \$ 10,000 – \$ 14,999
- 8.** \$ 15,000 – \$ 19,999
- 9.** \$ 20,000 – \$ 29,999
- 10.** \$ 30,000 – \$ 39,999
- 11.** \$ 40,000 – \$ 49,999
- 12.** \$ 50,000 and over

CALENDAR

2009

JANUARY						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

MARCH						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APRIL						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

MAY						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

JUNE						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

JULY						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

AUGUST						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

SEPTEMBER						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

OCTOBER						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

NOVEMBER						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

DECEMBER						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

CALENDAR

2010

JANUARY						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

JULY						
S	M	T	W	T	F	S
					1	2
					3	
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

AUGUST						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

MARCH						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER						
S	M	T	W	T	F	S
				1	2	3
				4		
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

APRIL						
S	M	T	W	T	F	S
					1	2
				3	4	5
6	7	8	9	10		
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

OCTOBER						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

MAY						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

JUNE						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

DECEMBER						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

FRACTION CONVERSION CHART

Fractions to Percentages

Fraction	%	Fraction	%	Fraction	%
1/2	50.00	1/7	14.29	3/9	33.33
1/3	33.33	2/7	28.57	4/9	44.44
2/3	66.67	3/7	42.86	5/9	55.55
1/4	25.00	4/7	57.14	6/9	66.67
2/4	50.00	5/7	71.42	7/9	77.78
3/4	75.00	6/7	85.71	8/9	88.89
1/5	20.00	1/8	12.50	1/10	10.00
2/5	40.00	2/8	25.00	2/10	20.00
3/5	60.00	3/8	37.50	3/10	30.00
4/5	80.00	4/8	50.00	4/10	40.00
1/6	16.67	5/8	62.50	5/10	50.00
2/6	33.33	6/8	75.00	6/10	60.00
3/6	50.00	7/8	87.50	7/10	70.00
4/6	66.67	1/9	11.11	8/10	80.00
5/6	83.33	2/9	22.22	9/10	90.00

PRIVACY ACT STATEMENT

The U.S. Census Bureau is conducting the Consumer Expenditure Surveys for the Bureau of Labor Statistics of the U.S. Department of Labor under title 29, United States Code. The survey's purpose is to obtain information on what Americans are purchasing in order to update the Consumer Price Index. All survey information will be used for statistical purposes only.

Any information you provide for this survey is confidential, by law, under title 13, United States Code. Participation in this survey is voluntary and there are no penalties for refusing to answer any question(s). However, your cooperation is extremely important to help ensure the completeness and accuracy of these data.