

2009 Israeli Living Expenses of 2 Families Living in Ma'ale Adumim

<i>Total converted to \$</i>	\$ 3,490.15	\$ 4,642.69	
	family of 3	family of 4	Exchange Rate as of June 15, 2009
Monthly Expenses - Total	₪ 13,786.08	₪ 18,338.61	3.95
Monthly Expenses - American	₪ 3,555.00	₪ 5,398.58	
Monthly Expenses - Israeli	₪ 10,231	₪ 12,940	
Rent	₪ 3,400	₪ 3,000	
Arnona	₪ 330	₪ 355	
Water	₪ 76	₪ 99	
Electric	₪ 548	₪ 476	
Vaad Habayit	₪ 0	₪ 40	building maintenance for living in a standard apartment building
Food, paper products, soaps	₪ 3,200	₪ 2,704	
Maccabi (health insurance)	₪ 150	₪ 265	
Healthcare (Rx, OTC and co-pays)	₪ 852	₪ 200	
Education (books, supplies, tutors, etc)	₪ 225	₪ 320	
ISP	₪ 90	₪ 96	
land line & ADSL	₪ 140	₪ 168	
cell phones	₪ 175	₪ 214	both families have 3 cell phones
VoIP	₪ 111	₪ 0	
US mail forwarding	₪ 165	₪ 0	
Transportation (buses, taxis, rentals)	₪ 380	₪ 150	
Misc (clothing, gifts, eating out)	₪ 300		
Cleaning lady	₪ 0	₪ 800	
Bank fees	₪ 50	₪ 44	
haircuts	₪ 40	₪ 40	
ATM (\$1005 x exchange rate)	₪ 0	₪ 3,970	They don't keep track of where this is spent
American expenses converted to NIS	₪ 3,555.00	₪ 5,398.58	
American expenses in \$	\$ 900.00	\$ 1,366.73	
Mortgage		\$ 1,238.08	
College Fund		\$ 100.00	
Credit Cards		\$ 28.65	
Child Support	\$ 900.00		
			Please note: the expenses of the family of 3 reflect a 9-month average; those of the family of 4 reflect their expenses for the month of April 2009