

MONTHLY INCOME & EXPENSES

Gross Monthly Income

Wages _____
 Wages _____
 Other _____
 Other _____
Total: _____

Net Monthly Income (Take Home)

Wages _____
 Wages _____
 Other _____
 Other _____
Total: _____

Monthly Expenses

Housing

Mortgage _____
 Taxes *(School; Town & County)* _____
 Insurance _____
 Gas/Electric _____
 Water/Sewer/Garbage _____
 Telephone _____
 Maintenance _____
 Cleaning Supplies _____

Food

Groceries _____
 Meals Out _____
 Other _____

Transportation

Gas _____
 Insurance _____
 Maintenance _____
 Other _____

Health

Insurance _____
 Co-Pays _____
 OTC medicine _____
 Other _____

Personal

Clothing/Shoes _____
 Laundry _____
 Haircuts _____
 Toiletries _____
 Other _____

Entertainment

Going Out _____
 Entertaining In _____
 Cable / Internet _____
 Books/Music/Videos _____
 Hobbies _____
 Other _____

Child-Related

Child Care _____
 Child Support _____
 Activities / Sports _____
 Allowances _____

Miscellaneous

Pet Expenses _____
 Cigarettes _____
 Donations/Gifts _____
 Vices _____
 Other _____

Total Monthly Expenses: _____

Total Monthly Debt Payments: + _____ = _____

Monthly Net Income – (Expenses + Debt): _____

Monthly Deposit to Savings / Investment: _____ = _____

Please complete both sides....

MONTHLY DEBT PAYMENTS

Credit Cards

<u>Lender</u>	<u>Balance</u>	<u>Interest Rate</u>	<u>Minimum Payment</u>	<u>What I Can Pay</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Installment Loans

<u>Lender</u>	<u>Balance</u>	<u>Interest Rate</u>	<u>Minimum Payment</u>	<u>What I Can Pay</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Collection Accounts

<u>Creditor</u>	<u>Balance</u>	<u>Monthly Payment</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total Monthly Debt Payments: _____

ASSETS

Bank account balances: _____

Retirement account balances: _____

Approx. value of vehicles: _____

Approx. value of real estate: _____

Other assets: _____

Please complete both sides....