



Average Monthly Expenses

Housing: Rent/Mortgage _____
 Heat (Average)* _____
 Electric _____
 Water _____
 Phone _____
 Household Expenses _____
 Repair/Improvements _____
 Home Insurance _____

Food: Groceries _____
 Non-Food/Toiletries _____
 Mid-Week Shopping _____
 Meals Out _____

Transport: Gas/Fares _____
 Maintenance _____
 Parking/Tickets _____
 Car Insurance _____

Personal: Clothing* _____
 Medical/Dental* _____
 Education* _____
 Life Insurance _____
 Gifts* _____
 Donations* _____
 Entertainment** _____
 Child Care _____
 Vacations* _____
 Haircuts/Laundry _____
 Pets* _____
 Other _____
 Other _____

Expense Subtotal: _____

Savings: (include direct deposits) _____

Monthly Living Expenses: _____

Average Monthly Income

Monthly Take Home Pay _____
 Partner's Take Home Pay _____
 Other Income _____
 (Include child support, alimony, Social Security, direct deposits for savings)

Total Monthly Income: _____

Monthly Income _____
 Less Monthly Expenses _____
 Amount Available for Debt _____

Debt: (i.e. credit cards, car payments, student loans and purchase financing)

Creditor	Balance	Payment
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total Debt: _____

Total Monthly Debt Payments: _____
 Subtract from Amount Available
 for Debt (see above)

Remaining Balance: _____

*Take year's estimated total and divide by 12 for monthly expense.
 **Entertainment includes: Reading, Cable, Videos, Music, Hobbies, Going Out and Sports