## **ClearPoint Credit Counseling Solutions**

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## **DEVELOP A PERSONAL BUDGET**

	Monthly Evnence		1st Month		2nd Month		3rd Month		4th Month		5th Month	
	Monthly Expenses			Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
FIXED	Rent/Mortgage Payment											
	Life/Health Insurance											
	Auto Insurance											
X	Child Support/Alimony											
匝	Monthly Debt Payment (Fr	om Debt Worksheet)										
	TOTAL FIXED EXPENSES											
	Electricity											
	Gas/Heat											
	Water/Sewer/Garbage											
	Home Phone											
	Cell Phone/Pager											
	Cable/Satellite											
	Internet											
	Auto Gasoline											
	Public Transportation/Park											
3LE	Clothing											
	Dry Cleaning/Laundry											
A	Child Care											
	School Tuition/Loans											
VARIABL	Allowances											
>	Barber/Beauty Shop											
	Prescriptions/Medical Co-Pays											
	Hobbies/Lessons/Newspaper											
	Groceries											
	Meals Out											
	Tobacco/Alcohol											
	Recreation											
	Charity/Church Donations											
	TOTAL VARIABLE EXPENSES											
		Yearly Total										
<b>\( \)</b>	Car Maintenance/Tags											
PERIODIC	Gifts											
3	Property/Other Taxes											
ш		I										
<b>d</b>	TOTAL PERIODIC EXPENSES											
тот	OTAL MONTHLY EXPENSES											
	MONTHLY NET INCOME (From Income Worksheet)											
SUR	PLUS/DEFICIT											

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## **DEVELOP A PERSONAL BUDGET**

6th Month		7th Month		8th Month		9th Month		10th Month		11th Month		12th Month		ANNUAL
Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	TOTALS