

<b>Fill out</b> only the fields that apply to you.
<b>Remember</b> that this sheet asks for <b>monthly</b> expenses, not the total or yearly cost of items.
<b>Estimate</b> expenses where needed (having at least two bank statements handy can help you estimate).
<b>Pay attention</b> to whether you need to <b>add</b> (+) or <b>subtract</b> (-) each amount that you enter.
<b>Use a calculator</b> and <b>scrap paper</b> (or the space in the margins) to help make sure your math is correct.

<b>MONTHLY INCOME</b>		
<b>Paycheck #1</b> (MINUS taxes, health insurance, other payroll deductions):		\$
<b>Paycheck #2</b> (MINUS taxes, health insurance, other payroll deductions):		+ \$
<b>Paycheck #3</b> (MINUS taxes, health insurance, other payroll deductions):		+ \$
<b>Paycheck #4</b> (MINUS taxes, health insurance, other payroll deductions):		+ \$
<b>Net Monthly Income from Paychecks</b>		= \$
<b>If you put into SAVINGS/INVESTMENTS/401k each month, SUBTRACT that amount:</b>		- \$
		= \$
<b>AFDC/TANF:</b>		+ \$
<b>Food Stamps:</b>		+ \$
<b>Social Security/SSI:</b>		+ \$
<b>Total Other:</b>		+ \$
		= \$
<b>Total Monthly Child Support</b> (ADD if you RECEIVE; SUBTRACT if you PAY):		+/- \$
<b>Total Monthly Alimony</b> (ADD if you RECEIVE; SUBTRACT if you PAY):		+/- \$
<b>Total Monthly Tax Garnishments:</b>		- \$
<b>AVAILABLE MONTHLY INCOME</b>		= \$
<b>HOUSING</b>		
<b>Rent or Mortgage Payment:</b>		\$
<b>Total Monthly Payments for Second Mortgage/Home Equity Lines:</b>		+ \$
<b>HOA Dues:</b>		+ \$
<b>Electricity:</b>		+ \$
<b>Heat Oil/Gas/Propane:</b>		+ \$
<b>Water:</b>		+ \$
<b>Sewer:</b>		+ \$
<b>Garbage &amp;/or Recycling Collection:</b>		+ \$
<b>Cable:</b>		+ \$
<b>Internet:</b>		+ \$
<b>Home Phone:</b>		+ \$
<b>Repairs</b> (set money aside for the future):		+ \$
<b>Maintenance</b> (cleaning supplies, lawn, carpet or gutter cleaning, pest control, etc.):		+ \$
<b>Insurance</b> (if paid annually, set money aside each month):		+ \$
<b>Real Estate Taxes</b> (if paid annually, set money aside each month):		+ \$
<b>TOTAL HOUSING</b>		= \$
<b>CAR &amp; TRANSPORTATION</b>		
<b>Gas:</b>		\$
<b>Insurance</b> (if paid annually, set money aside each month):		+ \$
<b>Total Monthly Loan Payment(s):</b>		+ \$
<b>Repairs</b> (set money aside for the future):		+ \$
<b>Maintenance</b> (car wash supplies, oil changes, etc.):		+ \$
<b>Other Maintenance Costs:</b>		+ \$
<b>General Transportation Costs</b> (bus or train fare, taxi rides, parking, carpools, etc.):		+ \$
<b>TOTAL CAR &amp; TRANSPORTATION</b>		= \$
<b>DEBT</b> (for credit cards and other loans and debts <b>not</b> already covered on this sheet)		<b>Monthly Payment</b>
<b>Creditor #1</b>	<b>Balance: \$</b> _____ :	\$
<b>Creditor #2</b>	<b>Balance: \$</b> _____ :	+ \$

<b>Creditor #3</b>	<b>Balance: \$</b> _____ <b>:</b>	<b>+</b> <b>\$</b>
<b>Creditor #4</b>	<b>Balance: \$</b> _____ <b>:</b>	<b>+</b> <b>\$</b>
<b>Creditor #5</b>	<b>Balance: \$</b> _____ <b>:</b>	<b>+</b> <b>\$</b>
<b>Creditor #6</b>	<b>Balance: \$</b> _____ <b>:</b>	<b>+</b> <b>\$</b>
<b>TOTAL DEBT</b>		<b>= \$</b>
<b>CHILD</b>		
<b>Childcare:</b>		<b>\$</b>
<b>College Fund:</b>		<b>+ \$</b>
<b>Diapers:</b>		<b>+ \$</b>
<b>Baby-Sitting:</b>		<b>+ \$</b>
<b>School Tuition:</b>		<b>+ \$</b>
<b>School Supplies &amp; Related Expenses</b> (uniforms, tutoring, fundraisers, etc.):		<b>+ \$</b>
<b>Activity Expenses</b> (tumbling, piano lessons, etc.):		<b>+ \$</b>
<b>Allowance/Snack or Lunch Money:</b>		<b>+ \$</b>
<b>Other:</b>		<b>+ \$</b>
<b>TOTAL CHILD</b>		<b>= \$</b>
<b>GENERAL</b>		
<b>Groceries:</b>		<b>\$</b>
<b>Meals Out:</b>		<b>+ \$</b>
<b>Cell Phone(s):</b>		<b>+ \$</b>
<b>Charitable Contributions</b> (church tithes, donations, etc.):		<b>+ \$</b>
<b>Pet Care</b> (food [unless it's part of your grocery bill], heartworm, supplies, vet bills, etc.):		<b>+ \$</b>
<b>Clothing &amp; Clothing Care</b> (new clothes, laundry, dry cleaning, uniform rental, etc.):		<b>+ \$</b>
<b>Hair &amp; Nail Care:</b>		<b>+ \$</b>
<b>Computer(s)</b> (payment, printer cartridges & paper, software):		<b>+ \$</b>
<b>Postal Expenses</b> (stamps, shipping packages, etc.):		<b>+ \$</b>
<b>Newspaper/Magazine Subscriptions:</b>		<b>+ \$</b>
<b>Gifts</b> (birthday, anniversary, wedding, etc.):		<b>+ \$</b>
<b>Gym/Wellness</b> (health club dues, yoga class fees, chiropractic, etc.):		<b>+ \$</b>
<b>Other Club Dues:</b>		<b>+ \$</b>
<b>Hobbies:</b>		<b>+ \$</b>
<b>Cigarettes &amp; Other Habits</b> (alcohol, coffee):		<b>+ \$</b>
<b>Other Entertainment</b> (movies, video games, nightclubs, etc.):		<b>+ \$</b>
<b>Vacation Funds:</b>		<b>+ \$</b>
<b>Prescriptions:</b>		<b>+ \$</b>
<b>Medical Bills:</b>		<b>+ \$</b>
<b>Health Insurance</b> (if not taken out of your paycheck):		<b>+ \$</b>
<b>Life Insurance</b> (if not taken out of your paycheck):		<b>+ \$</b>
<b>Other Monthly Expenses</b> (including all other expenses not covered on this sheet):		<b>+ \$</b>
<b>TOTAL GENERAL</b>		<b>= \$</b>
<b>MONTHLY SPENDING</b>		
<b>TOTAL HOUSING:</b>		<b>\$</b>
<b>TOTAL CAR &amp; TRANSPORTATION:</b>		<b>+ \$</b>
<b>TOTAL DEBT:</b>		<b>+ \$</b>
<b>TOTAL CHILDREN:</b>		<b>+ \$</b>
<b>TOTAL GENERAL:</b>		<b>+ \$</b>
<b>MONTHLY SPENDING</b>		<b>= \$</b>
<b>MONTHLY SURPLUS OR SHORTAGE</b> (a negative number is a SHORTAGE; a positive number is a SURPLUS)		
<b>AVAILABLE MONTHLY INCOME:</b>		<b>\$</b>
<b>MONTHLY SPENDING:</b>		<b>- \$</b>
<b>SURPLUS OR SHORTAGE</b>		<b>= \$</b>