

Monthly Household Income and Expense Worksheet		
Income	You	Spouse
Monthly Wages, Salary, Commissions (before taxes)		
Withholding		
Federal Withholding		
Social Security		
Medicare		
State		
Pension Contribution		
Health Insurance		
Other Withholding		
Net Income (take-home pay)		
Total Net Income (You + Spouse)		
Income from Business		
Income from Real Estate		
Interest and Dividend Income		
Alimony and Child Support Payments		
Social Security or Government Assistance		
Pension or Retirement Income		
Any Other Household Income		
Total Household Income		

Expenditures	Average US Dollars Spent Monthly	Average US %	My Dollars Spent Monthly	My %
Average US expenditures.....	\$4,033	100.00%		
Food.....	\$508	12.60%		
Alcoholic beverages.....	\$40	1.00%		
Housing.....	\$1,363	33.80%		
Apparel and services.....	\$157	3.90%		
Transportation.....	\$710	17.60%		
Healthcare.....	\$230	5.70%		
Entertainment.....	\$198	4.90%		
Personal care products and services.....	\$48	1.20%		
Reading.....	\$8	0.20%		
Education.....	\$73	1.80%		
Tobacco products and smoking supplies.....	\$28	0.70%		
Miscellaneous.....	\$69	1.70%		
Cash contributions.....	\$157	3.90%		
Personal insurance and pensions.....	\$440	10.90%		
Total Monthly Expenses				
Net				

DEBT WORKSHEET - What I owe	Owed	Payment	Term	Interest
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