

Schedule B: Personal Living Expenses				
<i>Family Income</i>	<i>Month 1</i>	<i>Month 2</i>	<i>Month 3</i>	<i>Total</i>
Wages (take-home)	\$	\$	\$	\$
Wages (take-home)—Spouse	\$	\$	\$	\$
Interest and dividends	\$	\$	\$	\$
Miscellaneous	\$	\$	\$	\$
Total Income	\$	\$	\$	\$
<i>Family Expense Budget</i>	<i>Month 1</i>	<i>Month 2</i>	<i>Month 3</i>	<i>Total</i>
Auto expenses (gas, maintenance, etc.)	\$	\$	\$	\$
Auto insurance	\$	\$	\$	\$
Auto payment	\$	\$	\$	\$
Beauty shop & barber	\$	\$	\$	\$
Cable TV	\$	\$	\$	\$
Charity	\$	\$	\$	\$
Child care	\$	\$	\$	\$
Clothing	\$	\$	\$	\$
Credit card payments	\$	\$	\$	\$
Dues and subscriptions	\$	\$	\$	\$
Electricity	\$	\$	\$	\$
Entertainment	\$	\$	\$	\$
Gas company	\$	\$	\$	\$
Gifts	\$	\$	\$	\$
Groceries & outside meals	\$	\$	\$	\$
Health insurance	\$	\$	\$	\$
Home repairs	\$	\$	\$	\$
Homeowner's insurance	\$	\$	\$	\$
Household	\$	\$	\$	\$
Income tax (additional)	\$	\$	\$	\$
Laundry and dry cleaning	\$	\$	\$	\$
Life insurance	\$	\$	\$	\$
Medical and dental	\$	\$	\$	\$
Miscellaneous	\$	\$	\$	\$
Mortgage payments	\$	\$	\$	\$
Other debt payments	\$	\$	\$	\$
Rent	\$	\$	\$	\$
School expenses	\$	\$	\$	\$
Telephone bill	\$	\$	\$	\$
Tuition	\$	\$	\$	\$
Vacations	\$	\$	\$	\$
Water, sewer, trash collection	\$	\$	\$	\$
Other	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Cash Remaining (Needed)	\$	\$	\$	\$
Total Schedule B				

Business Operating Costs