

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

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