

Budget and Expense

MONTHLY EXPENSES		VARIABLE	FIXED
Misc	Savings		
Rent/Utilities	Rent		
	Water		
	Electric		
	Trash		
	Gas/Other Heating Source		
Extras	Cable		
	Internet		
	Local/Long Distance		
	Cellular		
	Clothing		
	Birthday / Holiday		
	Insurance		
	Other transportation costs-bus, etc.		
	Gas for vehicle		
	Car Payment #1		
Food/Medical	Groceries for House		
	Misc. Household Items		
	Medical		
	Prescriptions		
	Co-Pays		
	Deductibles		
	Physician/Hospital Monthly Payment		
	Child Support		
	Alimony		
	Day Care		
Entertainment	Eating Out/Pizza Delivery		
	Church/Memberships/Clubs		
	Lottery/Beer/Tobacco-Gamble		
	Hobbies		
	Laundry-Laundromat Facility Expense		
Other Debt	Credit Card (MINIMUM PAYMENT ONLY)		
	Collection Ptmt		
	Court fines		
	Other:		
	Other:		
		Total Debt, fixed & variable	
		Total Net & Gross Income =	Net \$      Gross \$
		Total NET - Total DEBT =	
		Debt Ratio ( Office Use )	

IT IS VERY IMPORTANT TO STAND IN YOUR TRUTH - ADD ALL DEBT