



## Average Monthly Expenses

Housing: Rent/Mortgage \_\_\_\_\_  
 Heat (Average)\* \_\_\_\_\_  
 Electric \_\_\_\_\_  
 Water \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Household Expenses \_\_\_\_\_  
 Repair/Improvements \_\_\_\_\_  
 Home Insurance \_\_\_\_\_  
 Internet \_\_\_\_\_

Food: Groceries \_\_\_\_\_  
 Non-Food/Toiletries \_\_\_\_\_  
 Mid-Week Shopping \_\_\_\_\_  
 Meals Out \_\_\_\_\_

Transport: Gas/Fares \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Parking/Tickets \_\_\_\_\_  
 Car Insurance \_\_\_\_\_

Personal: Clothing\* \_\_\_\_\_  
 Medical/Dental\* \_\_\_\_\_  
 Education\* \_\_\_\_\_  
 Life Insurance \_\_\_\_\_  
 Gifts\* \_\_\_\_\_  
 Donations\* \_\_\_\_\_  
 Entertainment\*\* \_\_\_\_\_  
 Child Care \_\_\_\_\_  
 Vacations\* \_\_\_\_\_  
 Haircuts/Laundry \_\_\_\_\_  
 Pets\* \_\_\_\_\_  
 Gym/Memberships \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

Expense Subtotal: \_\_\_\_\_

Savings: (include direct deposits) \_\_\_\_\_

Monthly Living Expenses: \_\_\_\_\_

## Average Monthly Income

Monthly Take Home Pay \_\_\_\_\_  
 Partner's Take Home Pay \_\_\_\_\_  
 Other Income \_\_\_\_\_  
 (Include child support, alimony, Social Security, direct deposits for savings)

Total Monthly Income: \_\_\_\_\_

Monthly Income \_\_\_\_\_

Less Monthly Expenses \_\_\_\_\_

Amount Available for Debt \_\_\_\_\_

Debt: (i.e. credit cards, car payments, student loans and purchase financing)

Creditor	Balance	Monthly Payment
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total Debt: \_\_\_\_\_

Total Monthly Debt Payments: \_\_\_\_\_

Subtract from Amount Available for Debt (see above)

Remaining Balance: \_\_\_\_\_

\*Take year's estimated total and divide by 12 for monthly expense.  
 \*\*Entertainment includes: Reading, Cable, Videos, Music, Hobbies, Going Out and Sports