

# Monthly Budget

*Please provide statements for each applicable item*

Name \_\_\_\_\_ Date \_\_\_\_\_ Loan # \_\_\_\_\_

## Income per month

Wage earner #1 \_\_\_\_\_

2<sup>nd</sup> job \_\_\_\_\_

Wage earner #2 job \_\_\_\_\_

2<sup>nd</sup> job \_\_\_\_\_

Rental Income \_\_\_\_\_

Child Support \_\_\_\_\_

Food Stamps \_\_\_\_\_

DHS Cash Assistance \_\_\_\_\_

Other \_\_\_\_\_

**Total Net Income** \_\_\_\_\_

## Housing

Mortgage/rent \_\_\_\_\_

2<sup>nd</sup> mortgage \_\_\_\_\_

Insurance \_\_\_\_\_

Property Taxes \_\_\_\_\_

Electricity \_\_\_\_\_

Gas \_\_\_\_\_

Water \_\_\_\_\_

Sanitation \_\_\_\_\_

Telephone (landline) \_\_\_\_\_

Equity line \_\_\_\_\_

Association Fees \_\_\_\_\_

Lot Rent \_\_\_\_\_

Other \_\_\_\_\_

**Subtotal** \_\_\_\_\_

## Food

Groceries \_\_\_\_\_

Midweek groceries \_\_\_\_\_

Dining out/delivery \_\_\_\_\_

Vending/pop machine \_\_\_\_\_

Other \_\_\_\_\_

**Subtotal** \_\_\_\_\_

## Transportation

Auto payments \_\_\_\_\_

Gas \_\_\_\_\_

Insurance \_\_\_\_\_

License Fees \_\_\_\_\_

Bus/taxi/other \_\_\_\_\_

Maintenance/repairs \_\_\_\_\_

Parking \_\_\_\_\_

**Subtotal** \_\_\_\_\_

## Children

Child Care \_\_\_\_\_

Babysitter \_\_\_\_\_

School supplies/uniforms \_\_\_\_\_

Lunches \_\_\_\_\_

Allowance \_\_\_\_\_

Clothes/toys/diapers \_\_\_\_\_

Sports/activities \_\_\_\_\_

Baby food/formula \_\_\_\_\_

Child support paid \_\_\_\_\_

**Subtotal** \_\_\_\_\_

## Insurance

Life \_\_\_\_\_

Health \_\_\_\_\_

Dental \_\_\_\_\_

Disability \_\_\_\_\_

Other \_\_\_\_\_

**Subtotal** \_\_\_\_\_

**Debts**

Credit card 1 \_\_\_\_\_  
Credit card 2 \_\_\_\_\_  
Credit card 3 \_\_\_\_\_  
Credit card 4 \_\_\_\_\_  
Credit card 5 \_\_\_\_\_  
Student loans \_\_\_\_\_  
Loans & notes \_\_\_\_\_  
Payday loans \_\_\_\_\_  
Other \_\_\_\_\_  
Other \_\_\_\_\_  
**Subtotal** \_\_\_\_\_

**Entertainment**

Weekend/day trips \_\_\_\_\_  
Vacation \_\_\_\_\_  
Hobbies/sports \_\_\_\_\_  
Casinos/bars \_\_\_\_\_  
Movies (& rental)/performances \_\_\_\_\_  
**Subtotal** \_\_\_\_\_

**Medical**

Doctor \_\_\_\_\_  
Dentist \_\_\_\_\_  
Prescriptions/medicine \_\_\_\_\_  
Other \_\_\_\_\_  
**Subtotal** \_\_\_\_\_

**Shopping**

Clothes \_\_\_\_\_  
Toiletry/cosmetics \_\_\_\_\_  
Cleaning supplies \_\_\_\_\_  
Gifts (birthday/holidays) \_\_\_\_\_  
Cigarettes/alcohol \_\_\_\_\_  
Lottery tickets \_\_\_\_\_  
Other \_\_\_\_\_  
**Subtotal** \_\_\_\_\_

**Miscellaneous**

Hair/nail other beauty \_\_\_\_\_  
Laundry/dry cleaning \_\_\_\_\_  
Magazine/newspaper subscription \_\_\_\_\_  
Pocket change allowance \_\_\_\_\_  
Cable/dish \_\_\_\_\_  
Cell phone \_\_\_\_\_  
Internet \_\_\_\_\_  
Donations/tithe \_\_\_\_\_  
Pets \_\_\_\_\_  
Other \_\_\_\_\_  
**Subtotal** \_\_\_\_\_

**Net Monthly Income** \_\_\_\_\_

- **Total Expenses** \_\_\_\_\_  
+/- **Monthly Cash Flow** \_\_\_\_\_

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**Assets**

Auto 1 (Value, Yr. Make/Model):\$ \_\_\_\_\_  
\_\_\_\_\_  
Auto 2 (Value, Yr. Make/Model):\$ \_\_\_\_\_  
\_\_\_\_\_  
Cash Value for Life Insurance: \_\_\_\_\_  
Rental Property: \_\_\_\_\_  
Boat: \_\_\_\_\_  
Motorcycle: \_\_\_\_\_  
Jewelry: \_\_\_\_\_  
Other: \_\_\_\_\_

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**Savings** \_\_\_\_\_

**Investments** \_\_\_\_\_

**401(k)** \_\_\_\_\_  
\_\_\_\_\_

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**Client Signature**

**Date**

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**Budget verified by: (Counselor's signature)**

**Date**