**MONTHLY INCOME** **DEBT**

Income 1 \_\_\_\_\_\_\_\_\_\_ Credit Card 1 \_\_\_\_\_\_\_\_\_\_

Income 2 \_\_\_\_\_\_\_\_\_\_ Credit Card 2 \_\_\_\_\_\_\_\_\_\_

Income 3 \_\_\_\_\_\_\_\_\_\_ Credit Card 3 \_\_\_\_\_\_\_\_\_\_

Income 4 \_\_\_\_\_\_\_\_\_\_ Credit Card 4 \_\_\_\_\_\_\_\_\_\_

School Loan 1 \_\_\_\_\_\_\_\_\_\_

Garnished wages \_\_\_\_\_\_\_\_\_\_ School Loan 2 \_\_\_\_\_\_\_\_\_\_

subtract garnished wages from combined income School Loan 3 \_\_\_\_\_\_\_\_\_\_

total monthly income \_\_\_\_\_\_\_\_\_\_ School Loan 4 \_\_\_\_\_\_\_\_\_\_

Misc. Loans \_\_\_\_\_\_\_\_\_\_

MONTHLY EXPENSES Misc. Debt \_\_\_\_\_\_\_\_\_\_

**HOUSING**

Rent/Mortgage \_\_\_\_\_\_\_\_\_\_ **FUN**

2nd Mortgage \_\_\_\_\_\_\_\_\_\_ Eating Out \_\_\_\_\_\_\_\_\_\_

additional home \_\_\_\_\_\_\_\_\_\_ Sitters \_\_\_\_\_\_\_\_\_\_

Cable/Satelite \_\_\_\_\_\_\_\_\_\_

**UTILITIES** Vacations \_\_\_\_\_\_\_\_\_\_

Gas \_\_\_\_\_\_\_\_\_\_ Netflix etc \_\_\_\_\_\_\_\_\_\_

Electric \_\_\_\_\_\_\_\_\_\_ Subscriptions \_\_\_\_\_\_\_\_\_\_

Water \_\_\_\_\_\_\_\_\_\_ Memberships \_\_\_\_\_\_\_\_\_\_

Sewage \_\_\_\_\_\_\_\_\_\_ Misc. fun \_\_\_\_\_\_\_\_\_\_

Trash \_\_\_\_\_\_\_\_\_\_ **TAXES**

**FOOD**  Federal Income Taxes \_\_\_\_\_\_\_\_\_\_

Groceries \_\_\_\_\_\_\_\_\_\_ State Income Taxes \_\_\_\_\_\_\_\_\_\_

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

**CAR MISC. EXPENSES**

car gas \_\_\_\_\_\_\_\_\_\_ Clothing, shoes, etc \_\_\_\_\_\_\_\_\_\_

Oil changes/oil \_\_\_\_\_\_\_\_\_\_ paper products, etc \_\_\_\_\_\_\_\_\_\_

car repair/replace \_\_\_\_\_\_\_\_\_\_ shampoo, soaps, etc \_\_\_\_\_\_\_\_\_\_

License/tags/etc \_\_\_\_\_\_\_\_\_\_ haircuts/salon \_\_\_\_\_\_\_\_\_

overdraft charges \_\_\_\_\_\_\_\_\_\_

**INSURANCE** \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Home/Renters ins. \_\_\_\_\_\_\_\_\_\_

Car insurance \_\_\_\_\_\_\_\_\_\_ **DIGITAL**

Medical ins. \_\_\_\_\_\_\_\_\_\_ Cell phone 1 \_\_\_\_\_\_\_\_\_\_

Life insurance \_\_\_\_\_\_\_\_\_\_ Cell phone 2 \_\_\_\_\_\_\_\_\_\_

Other insurance \_\_\_\_\_\_\_\_\_\_ House phone \_\_\_\_\_\_\_\_\_\_

Internet \_\_\_\_\_\_\_\_\_\_

**HEALTH**

Doctor Bill 1 \_\_\_\_\_\_\_\_\_\_ **KIDS**

Doctor Bill 2 \_\_\_\_\_\_\_\_\_\_ Childcare \_\_\_\_\_\_\_\_\_\_

Prescriptions \_\_\_\_\_\_\_\_\_\_ School Supplies \_\_\_\_\_\_\_\_\_\_

Other Health \_\_\_\_\_\_\_\_\_\_ School Lunch \_\_\_\_\_\_\_\_\_\_

Lessons \_\_\_\_\_\_\_\_\_\_

**SAVINGS** Misc. Kids \_\_\_\_\_\_\_\_\_\_

Emergency/Cash \_\_\_\_\_\_\_\_\_\_

Retirement \_\_\_\_\_\_\_\_\_\_

Long Term \_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_

Add up all your expenses. If they total up to more than your income, then we have to start cutting non necessities. http://www.modernhomemakers.com