

**MONTHLY INCOME**

Income 1 \_\_\_\_\_

Income 2 \_\_\_\_\_

Income 3 \_\_\_\_\_

Income 4 \_\_\_\_\_

Garnished wages \_\_\_\_\_

subtract garnished wages from combined income

total monthly income \_\_\_\_\_

**MONTHLY EXPENSES**

**HOUSING**

Rent/Mortgage \_\_\_\_\_

2nd Mortgage \_\_\_\_\_

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

**UTILITIES**

Gas \_\_\_\_\_

Electric \_\_\_\_\_

Water \_\_\_\_\_

Sewage \_\_\_\_\_

Trash \_\_\_\_\_

**FOOD**

Groceries \_\_\_\_\_

**DEBT**

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

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

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

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

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

School Loan 2 \_\_\_\_\_

School Loan 3 \_\_\_\_\_

School Loan 4 \_\_\_\_\_

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

Misc. Debt \_\_\_\_\_

**FUN**

Eating Out \_\_\_\_\_

Sitters \_\_\_\_\_

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

Vacations \_\_\_\_\_

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

Subscriptions \_\_\_\_\_

Memberships \_\_\_\_\_

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

**TAXES**

Federal Income Taxes \_\_\_\_\_

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

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

**CAR**

car gas \_\_\_\_\_

Oil changes/oil \_\_\_\_\_

car repair/replace \_\_\_\_\_

License/tags/etc \_\_\_\_\_

**INSURANCE**

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

Car insurance \_\_\_\_\_

Medical ins. \_\_\_\_\_

Life insurance \_\_\_\_\_

Other insurance \_\_\_\_\_

**HEALTH**

Doctor Bill 1 \_\_\_\_\_

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

Prescriptions \_\_\_\_\_

Other Health \_\_\_\_\_

**SAVINGS**

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

Retirement \_\_\_\_\_

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

Other \_\_\_\_\_

**MISC. EXPENSES**

Clothing, shoes, etc \_\_\_\_\_

paper products, etc \_\_\_\_\_

shampoo, soaps, etc \_\_\_\_\_

haircuts/salon \_\_\_\_\_

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

\_\_\_\_\_

**DIGITAL**

Cell phone 1 \_\_\_\_\_

Cell phone 2 \_\_\_\_\_

House phone \_\_\_\_\_

Internet \_\_\_\_\_

**KIDS**

Childcare \_\_\_\_\_

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

School Lunch \_\_\_\_\_

Lessons \_\_\_\_\_

Misc. Kids \_\_\_\_\_

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>