Monthly Budget

* NOTE: Use monthly payment amounts

A. Household	Payment
Mortgage	$ _____
Rent	$ _____
P&I or PITI 2nd Mortgage	$ _____
Electricity	$ _____
Gas	$ _____
Water/Sewer	$ _____
Trash Pick-up	$ _____
Telephone	$ _____
Furnishings	$ _____
House/yard services	$ _____
Maintenance	$ _____
Internet	$ _____
Other	$ _____
Subtotal A	$ _____
Your Home's Market Value	$ _____

B. Family	Payment
Food/groceries	$ _____
School tuition/student loans	$ _____
School lunches	$ _____
Clothing	$ _____
Medical (uninsured)	$ _____
Dental (uninsured)	$ _____
Laundry/Dry Cleaning	$ _____
Medication	$ _____
Child care	$ _____
Child support/alimony	$ _____
Other	$ _____
Subtotal B	$ _____

C. Transportation	Payment
Automobile #1	$ _____
Automobile #2	$ _____
Automobile #3	$ _____
Gasoline/oil	$ _____
Auto maintenance	$ _____
Travel expenses	$ _____
Other auto expenses	$ _____
Subtotal C	$ _____

D. Other	Payment
Entertainment (Movies, dinner out, etc.)	$ _____
Cable/satellite television	$ _____
Subscriptions	$ _____
Tobacco products	$ _____
Club/union membership	$ _____
Gifts	$ _____
Hobbies	$ _____
Soft drinks/alcohol	$ _____
Beauty/barber	$ _____
Other	$ _____
Subtotal D	$ _____

E. Contributions	
Charitable	$ _____
Other	$ _____

F. Insurance Premiums	
Life	$ _____
Term WL UL VUL	$ _____
Husband Face Amount$ _____	$ _____
Wife Face Amount$ _____	$ _____
Medical	$ _____
Dental	$ _____
Disability	$ _____
Home Owners/Rental	$ _____
Deductible $ _____	$ _____
Auto	$ _____
Deductible $ _____	$ _____
Health	$ _____
Single_____ Family_____	$ _____
Other	$ _____

G. Savings: including retirement	
Stocks, bonds	$ _____
Mutual funds, etc.	$ _____
College	$ _____
IRA	$ _____
401(k)	$ _____
Other	$ _____
Subtotal E-F-G	$ _____

OVERVIEW OF YOUR FINANCIAL PICTURE

Subtotal A	$ _____	Total net monthly income	$ _____
Subtotal B	$ _____	- Total monthly expenditures	$ _____
Subtotal C	$ _____		
Subtotal D	$ _____	Remaining money to work with	$ _____
Subtotal E-G	$ _____		
Total monthly expenditures	$ _____	Present monthly payment for UNSECURED debt	$ _____

Client Name: _____ Client ID: _____