

<u>Housing</u>	<u>Current</u>	<u>Proposed</u>	<u>Transportation</u>	<u>Current</u>	<u>Proposed</u>
Mortgage or Rent	\$ _____	\$ _____	Car Payment	\$ _____	\$ _____
Second Mortgage	\$ _____	\$ _____	Gasoline (flex)	\$ _____	\$ _____
Property taxes	\$ _____	\$ _____	Parking/tolls	\$ _____	\$ _____
Homeowner's Insurance	\$ _____	\$ _____	Public Transportation	\$ _____	\$ _____
<i>Total</i>	\$ _____	\$ _____	<i>Total</i>	\$ _____	\$ _____

Utilities

Medical Bills

Electricity (flex)	\$ _____	\$ _____	Co-Pays Drs Visits	\$ _____	\$ _____
Gas or heat (flex)	\$ _____	\$ _____	Co-Pays Pharmacy	\$ _____	\$ _____
Water/Sewer (flex)	\$ _____	\$ _____	Other Medical	\$ _____	\$ _____
Telephone (flex)	\$ _____	\$ _____	<i>Total</i>	\$ _____	\$ _____
Cell Phone (flex)	\$ _____	\$ _____			
Internet Provider (flex)	\$ _____	\$ _____			
<i>Total</i>	\$ _____	\$ _____			

Miscellaneous for Household

Insurance

			Clothing (flex)	\$ _____	\$ _____
			Cigarettes (flex)	\$ _____	\$ _____
			All hair/grooming (flex)	\$ _____	\$ _____
Health/Dental (out of pock)	\$ _____	\$ _____	Gym member (flex)	\$ _____	\$ _____
Auto	\$ _____	\$ _____	Union/profl member	\$ _____	\$ _____
Life	\$ _____	\$ _____	Charities (flex)	\$ _____	\$ _____
<i>Total</i>			Other major bills	\$ _____	\$ _____
			<i>Total</i>		

Entertainment

Dinners out (flex)	\$ _____	\$ _____	<u>Revolving Debt</u>		
Lunches out (flex)	\$ _____	\$ _____	Credit Cards	\$ _____	\$ _____
Movies (flex)	\$ _____	\$ _____	Student Loans	\$ _____	\$ _____
Other (flex)	\$ _____	\$ _____	Personal Loans	\$ _____	\$ _____
<i>Total</i>	\$ _____	\$ _____	Other	\$ _____	\$ _____
			<i>Total</i>	\$ _____	\$ _____

Groceries

Food (flex)	\$ _____	\$ _____	<u>DEBT/INCOME</u>		
			<u>SUMMARY</u>		
Health & Beauty (flex)	\$ _____	\$ _____	Total Income	\$ _____	\$ _____
Dry cleaning/laundry	\$ _____	\$ _____	<i>minus</i>	\$ _____	\$ _____
Lottery tix/OTB etc (flex)	\$ _____	\$ _____	Total Monthly Expenses	\$ _____	\$ _____
<i>Total</i>	\$ _____	\$ _____	<i>equals</i>	\$ _____	\$ _____
			BALANCE OF FUNDS	\$ _____	\$ _____