Fill out only the fields that apply to you.	
Remember that this sheet asks for **monthly** expenses, not the total or yearly cost of items.	
Estimate expenses where needed (having at least two bank statements handy can help you estimate).	
Pay attention to whether you need to **add** (+) or **subtract** (-) each amount that you enter.	
Use a calculator and **scrap paper** (or the space in the margins) to help make sure your math is correct.	

MONTHLY INCOME

Paycheck #1 (MINUS taxes, health insurance, other payroll deductions)**:**	$
Paycheck #2 (MINUS taxes, health insurance, other payroll deductions)**:**	+ $
Paycheck #3 (MINUS taxes, health insurance, other payroll deductions)**:**	+ $
Paycheck #4 (MINUS taxes, health insurance, other payroll deductions)**:**	+ $
Net Monthly Income from Paychecks	= $
If you put into **SAVINGS/INVESTMENTS/401k each month,** SUBTRACT that amount**:**	- $
	= $
AFDC/TANF:	+ $
Food Stamps:	+ $
Social Security/SSI:	+ $
Total Other:	+ $
	= $
Total Monthly Child Support (ADD if you RECEIVE; SUBTRACT if you PAY)**:**	+/- $
Total Monthly Alimony (ADD if you RECEIVE; SUBTRACT if you PAY)**:**	+/- $
Total Monthly Tax Garnishments:	- $
AVAILABLE MONTHLY INCOME	= $

HOUSING

Rent or Mortgage Payment:	$
Total Monthly Payments for Second Mortgage/Home Equity Lines:	+ $
HOA Dues:	+ $
Electricity:	+ $
Heat Oil/Gas/Propane:	+ $
Water:	+ $
Sewer:	+ $
Garbage &/or Recycling Collection:	+ $
Cable:	+ $
Internet:	+ $
Home Phone:	+ $
Repairs (set money aside for the future)**:**	+ $
Maintenance (cleaning supplies, lawn, carpet or gutter cleaning, pest control, etc.)**:**	+ $
Insurance (if paid annually, set money aside each month)**:**	+ $
Real Estate Taxes (if paid annually, set money aside each month)**:**	+ $
TOTAL HOUSING	= $

CAR & TRANSPORTATION

Gas:	$
Insurance (if paid annually, set money aside each month)**:**	+ $
Total Monthly Loan Payment(s):	+ $
Repairs (set money aside for the future)**:**	+ $
Maintenance (car wash supplies, oil changes, etc.)**:**	+ $
Other Maintenance Costs:	+ $
General Transportation Costs (bus or train fare, taxi rides, parking, carpools, etc.)**:**	+ $
TOTAL CAR & TRANSPORTATION	= $

DEBT (for credit cards and other loans and debts **not** already covered on this sheet)	**Monthly Payment**
Creditor #1 _____ Balance: $_____.____:	$
Creditor #2 _____ Balance: $_____.____:	+ $

Creditor #3 _____ **Balance: $_____.____:**	**+ $**
Creditor #4 _____ **Balance: $_____.____:**	**+ $**
Creditor #5 _____ **Balance: $_____.____:**	**+ $**
Creditor #6 _____ **Balance: $_____.____:**	**+ $**
TOTAL DEBT	**= $**

CHILD

Childcare:	**$**
College Fund:	**+ $**
Diapers:	**+ $**
Baby-Sitting:	**+ $**
School Tuition:	**+ $**
School Supplies & Related Expenses (uniforms, tutoring, fundraisers, etc.)**:**	**+ $**
Activity Expenses (tumbling, piano lessons, etc.)**:**	**+ $**
Allowance/Snack or Lunch Money:	**+ $**
Other:	**+ $**
TOTAL CHILD	**= $**

GENERAL

Groceries:	**$**
Meals Out:	**+ $**
Cell Phone(s):	**+ $**
Charitable Contributions (church tithes, donations, etc.)**:**	**+ $**
Pet Care (food [unless it's part of your grocery bill], heartworm, supplies, vet bills, etc.)**:**	**+ $**
Clothing & Clothing Care (new clothes, laundry, dry cleaning, uniform rental, etc.)**:**	**+ $**
Hair & Nail Care:	**+ $**
Computer(s) (payment, printer cartridges & paper, software)**:**	**+ $**
Postal Expenses (stamps, shipping packages, etc.)**:**	**+ $**
Newspaper/Magazine Subscriptions:	**+ $**
Gifts (birthday, anniversary, wedding, etc.)**:**	**+ $**
Gym/Wellness (health club dues, yoga class fees, chiropractic, etc.)**:**	**+ $**
Other Club Dues:	**+ $**
Hobbies:	**+ $**
Cigarettes & Other Habits (alcohol, coffee)**:**	**+ $**
Other Entertainment (movies, video games, nightclubs, etc.)**:**	**+ $**
Vacation Funds:	**+ $**
Prescriptions:	**+ $**
Medical Bills:	**+ $**
Health Insurance (if not taken out of your paycheck)**:**	**+ $**
Life Insurance (if not taken out of your paycheck)**:**	**+ $**
Other Monthly Expenses (including all other expenses not covered on this sheet)**:**	**+ $**
TOTAL GENERAL	**= $**

MONTHLY SPENDING

TOTAL HOUSING:	**$**
TOTAL CAR & TRANSPORTATION:	**+ $**
TOTAL DEBT:	**+ $**
TOTAL CHILDREN:	**+ $**
TOTAL GENERAL:	**+ $**
MONTHLY SPENDING = $	

MONTHLY SURPLUS OR SHORTAGE (a negative number is a SHORTAGE; a positive number is a SURPLUS)	
AVAILABLE MONTHLY INCOME:	**$**
MONTHLY SPENDING:	**- $**
SURPLUS OR SHORTAGE	**= $**