



	Month
Monthly Income	
Take Home Pay (self)	
Take Home Pay (spouse)	
Alimony / Child Support	
Social Security	
Other Income	
A: Total Income	
Rent / Mortgage	
Rent	
Mortgage	
Home Maintenance	
B: Rent / Mortgage Total	
Transportation	
Car Payments	
Auto Insurance	
Gas / Fuel Costs	
Parking / Tolls	
Vehicle Maintenance	
C: Transportation Total	
Utilities	
Telephone	
Cellular Phone	
Electric	
Water	
Natural Gas	
Cable / Satellite Television	
Trash Services	
D: Utilities Total	

	Month
Food & Clothing	
Groceries	
Eating Out	
Clothing	
Laundry / Dry Cleaning	
E: Food & Clothing	
Health & Personal	
Medication / Prescriptions	
Doctor Bills	
Health Insurance	
Life Insurance	
Alimony / Child Support	
Education	
Childcare	
Contributions	
Savings	
Other	
F: Health & Personal Total	
InCharge Payment	
Student Loans	
Other	
G: Secured & Unsecured Debts Totals	
Monthly Cash Flow	
H: Total Income (Total From Line A)	
I: Total Expenses	
(Add Totals From Lines B,C,D,E,F & G)	
J: Disposable Income (Subtract Line I From Line H)	