

Monthly Budget--

	Initial	Actual	Projected	Difference
	\$0	\$0	\$0	
HOUSING				
Mortgage or rent				\$0
Second mortgage or rent				\$0
Homeowners Insurance				\$0
Property Taxes				\$0
Maintenance or repairs				\$0
Supplies				\$0
Electricity				\$0
Gas				\$0
Water and sewer				\$0
Waste removal				\$0
Phone				\$0
Cell Phone				\$0
Subtotal	\$0	\$0	\$0	\$0
TRANSPORTATION				
Vehicle 1 payment				\$0
Vehicle 2 payment				\$0
Bus/taxi fare				\$0
Insurance				\$0
Licensing				\$0
Fuel				\$0
Maintenance				\$0
Other				\$0
Subtotal	\$0	\$0	\$0	\$0
INSURANCE				
Health				\$0
Dental				\$0
Life				\$0
Other				\$0
Subtotal	\$0	\$0	\$0	\$0
FOOD				
Groceries				\$0
Dining out				\$0
Other-School/work Meals				\$0
Subtotal	\$0	\$0	\$0	\$0
PETS/ANIMALS				
Food				\$0
Veterinary				\$0
Grooming				\$0
Toys				\$0
Other				\$0
Subtotal	\$0	\$0	\$0	\$0
CHILDREN				
School tuition				\$0
School supplies				\$0
Child care				\$0
Other (Allowance)				\$0
Subtotal	\$0	\$0	\$0	\$0
PERSONAL				
Medical				\$0
Prescriptions				\$0
Hair/Nails				\$0
Clothing				\$0
Toiletries				\$0
Alcohol/Cigarettes				\$0
Household				\$0
Organization fees or dues				\$0
Mad Money				\$0
Subtotal	\$0	\$0	\$0	\$0

	Initial	Actual	Projected	Difference
	\$0	\$0	\$0	\$0
ENTERTAINMENT				
Video/DVD				\$0
Cable				\$0
Movies				\$0
Concerts				\$0
Sporting events				\$0
Books, Newspapers, Magazines				\$0
Other - Internet				\$0
Subtotals	\$0	\$0	\$0	\$0

	Initial	Actual	Projected	Difference
	0	0	0	\$0
DEBT				
Student Loans				\$0
Personal				\$0
Credit Card #1				\$0
Credit Card #2				\$0
Credit Card #2				\$0
Medical				\$0
Attorney				\$0
Alimony				\$0
Child Support				\$0
Payments on Liens/Judgments				\$0
Subtotals	0	0	0	\$0

	Initial	Actual	Projected	Difference
	0	0	0	\$0
MISC				
Bank Fees				\$0
				\$0
				\$0
Subtotals	0	0	0	\$0

	Initial	Actual	Projected	Difference
	0	0	0	\$0
SAVINGS/INVESTMENTS				
Retirement account				\$0
Investment account				\$0
College				\$0
Emergency				\$0
Other				\$0
Subtotals	0	0	0	\$0

	Initial	Actual	Projected	Difference
	0	0	0	\$0
GIFTS AND DONATIONS				
Gifts				\$0
Charity 1				\$0
Charity 2				\$0
Subtotals	0	0	0	\$0

Monthly Income	Gross	NET
Income 1 -		
Income 2 -		
Extra income		
Total GROSS monthly income	\$0	\$0

Initial Discretionary Income	\$0
Actual Discretionary Income	\$0
Projected Discretionary Income	\$0

Ratios	Initial	Actual	Projected	Modified
Mortgage to Income	#DIV/0!	#DIV/0!	#DIV/0!	\$0
Debt to Income	#DIV/0!	#DIV/0!	#DIV/0!	