

ACTUAL MONTHLY LIVING EXPENSES

EXPENSES: Use per month figures for everything no matter who pays the bill.

Examples:

- (1) If expense is weekly, multiply that amount by 52 then divide by 12 to get monthly expense.
- (2) If expense is every three (3) months, divide by 3 to get monthly amount
- (3) If expense is yearly divide that amount by 12 to get monthly amount

HOUSEHOLD EXPENSES

(Round off to nearest whole dollar amount)

Rent or 1 st mortgage _____	Auto Insurance _____
2 nd mortgage _____	Homeowner/renter ins. _____
Does mortgage payment include:	
Insurance Yes _____ No _____	Life Ins. (not deducted _____
Property Taxes-Yes _____ No _____	from payroll)
	Health Ins. (not _____
Electric bill _____	deducted from payroll)
Gas bill (heating) _____	Car/truck payment _____
Water/sewer _____	Car/truck payment _____
Home telephone _____	Alimony _____
Cell Phone _____	Child Support _____
Cable _____	Yearly Property Tax _____
Internet _____	Amount _____
	Personal grooming _____
Home Maintenance _____	Childcare _____
(Repairs/upkeep)	
Trash pickup _____	Payments for _____
	Dependants not living at home
Food/groceries _____	Charity/Church _____
Clothing _____	School lunches _____
Laundry/dry cleaning _____	Other _____
Medical/dental exp. _____	Other _____
Prescriptions (not paid by insurance)	
Transportation _____	Other _____
(Gas, oil changes, bus fare, etc.)	

Debtor

Spouse