

Monthly Budget Plan

Include all take-home income and expenses as accurately as possible. The information you provide is used to calculate your budget. It's important not to increase the numbers or underestimate them. If any expense is deducted automatically from your pay, DO NOT INCLUDE IT.

All Monthly Take-Home Income

Salary/Wages \$ _____
 Salary/Wages (Spouse) \$ _____
 Social Security \$ _____
 Military Pay \$ _____
 Pension Pay/Retirement \$ _____
 Interest Income \$ _____
 Alimony/Child Support \$ _____
 Real Estate (Rent) \$ _____
 Dividends (Investments) \$ _____
 Unemployment/Food Stamps \$ _____
 Royalties/Other Income \$ _____
TOTAL INCOME \$ _____

Monthly Living Expenses

Food (Home, Work, School) \$ _____
 Household Items \$ _____
 Clothing \$ _____
 Laundry/Dry Cleaning \$ _____
 Telephone (Home, Page, Cell) \$ _____
 Internet Service \$ _____
 Electric \$ _____
 Gas/Oil \$ _____
 Water/In-home Service \$ _____
 Cable TV/Satellite \$ _____
 Trash Service \$ _____
 Auto Gas/Maintenance \$ _____
 Auto Insurance \$ _____
 Health & Dental Insurance \$ _____
 Life & Disability Insurance \$ _____
 Homeowners/Rental Insurance \$ _____
 Education (Tuition, Supplies) \$ _____
 Personal Care (Hair/Nails) \$ _____
 Medical Care/Prescriptions \$ _____
 Child-care (Nanny, Day Care) \$ _____
 Children's Activities \$ _____
 Alimony/Child Support \$ _____
 Gardener/Pool/Alarm Services \$ _____
 Entertainment \$ _____
 Homeowner Dues \$ _____
 Subscriptions \$ _____
 Health Club Membership \$ _____
 Contributions/Donations/Gifts \$ _____
 Other Expenses (Misc.) \$ _____

TOTAL EXPENSES \$ _____

Monthly Secured Debts

Rent \$ _____
 1st Mortgage/Taxes/Insurance \$ _____
 2nd Mortgage/Taxes/Insurance \$ _____
 Student Loans \$ _____
 Auto Loans/Leases \$ _____
 Recreation Toys/Watercraft \$ _____
 Past-Due Taxes \$ _____
 Other Secured Debts \$ _____
 Other Secured Loans \$ _____
TOTAL SECURED DEBT \$ _____

Monthly Unsecured Debts

Credit Card \$ _____
 Credit Card \$ _____
 Credit Card \$ _____
 Credit Card \$ _____
 Credit Card \$ _____
 Credit Card \$ _____
 Credit Card \$ _____
 Personal Loan \$ _____
 Personal Loan \$ _____
 Medical/Dental Bills \$ _____
 Other Unsecured Loans \$ _____
TOTAL UNSECURED DEBT \$ _____

Summary of Budget

Total Take-Home Income \$ _____
 (Minus)

Total Living Expenses Payments \$ _____
 Total Secured Debts Payments \$ _____
 Total Unsecured Debts Payments \$ _____
 (Equals)

Your Disposable Income or Deficit:
 \$ _____

Note: If you have a shortfall, you should pursue the advice of a credit counselor. Contact our support at support@creditchicksharon.com. One of our representatives will reach out to you.

