

Estimated Income and Expenses of _____

Estimated Available Income

Gross income (monthly average)	\$ _____
Income tax withholding	\$ _____
FICA (Social Security)	\$ _____
Health Insurance	\$ _____
Retirement Contribution	\$ _____
Union Dues	\$ _____
Other (specify)	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL NET INCOME	\$ _____

Estimated Expenses

Category	Monthly Average	Comments
Rent or house payment	\$ _____	
Residence maintenance (specify)	\$ _____	
_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
Real property taxes (if not in payment)	\$ _____	
Residence insurance (if not in payment)	\$ _____	
Utilities – gas	\$ _____	
Utilities – electric and water	\$ _____	
Telephone (including long distance)	\$ _____	
Utilities – garbage	\$ _____	
Groceries and household items	\$ _____	
Meals away from home	\$ _____	
School lunches	\$ _____	
Uncovered medical & prescriptions	\$ _____	
Laundry and dry cleaning	\$ _____	
Car payment	\$ _____	

Category	Monthly Average	Comments
Gas and vehicle maintenance	\$ _____	
Clothing and shoes	\$ _____	
Automobile insurance	\$ _____	
Life insurance	\$ _____	
Health insurance (if not payroll deduction)	\$ _____	
Child Care	\$ _____	
Children's activities	\$ _____	
Entertainment	\$ _____	
Grooming products and hair cuts	\$ _____	
Cable TV and newspaper	\$ _____	
Total monthly payments on debts (detail below)	\$ _____	
Support or alimony payments to other persons	\$ _____	
Other (specify)	\$ _____	
_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
TOTAL MONTHLY EXPENSES:	\$ _____	

FUNDS AVAILABLE AFTER EXPENSES:

Amount needed per month: \$ _____
Amount available per month: (\$ _____)
TOTAL MONTHLY EXCESS OR SHORTFALL: \$ _____

UNSECURED INSTALLMENT DEBT DETAIL:

Description	Balance	Monthly Payment	Final Payment Date

TOTAL MONTHLY PAYMENTS ON DEBTS: \$ _____