Household monthly budget

Please complete this form with your budget information so you can review your financial situation with your housing counselor or mortgage loan servicer. Be sure to have it with you when you speak with them.

A. Household expenses

Fixed monthly expenses	Payment
Mortgage	
Second mortgage	
Gas and electric	
Heating oil	
Water and sewer	
Telephone	
Car payment one	
Car payment two	
Auto insurance	
Life insurance	
Medical insurance	
Alimony/child support	
Alarm system	
Property taxes/insurance	
Other/Minimum credit card payment	
Subtotal, FIXED expenses	

Variable monthly expenses	Payment
Groceries	
Eating out	
Gas	
Bus/taxi/parking	
Car repair	
Toiletries/hair care	
Medical/prescriptions	
Day care	
Cable TV	
Clothing/laundry	
Lottery	
Church/charity	
Entertainment	
Cell phone	
Other	
Subtotal, VARIABLE expenses	

Add Fixed and Variable expenses to get **TOTAL MONTHLY EXPENSES**	

B. Your monthly income

Before taxes	After taxes

Spouse or partner's income:

Before taxes	After taxes

Other household income:

Before taxes	After taxes

C. Credit card and other debts:

Creditor name	Min. payment	Balance

D. Surplus/deficit:

Total net monthly household income	
Subtract total monthly expenses	
= Monthly surplus or deficit	