

<b>MONTHLY EXPENSE BUDGET</b>	
<b>TYPE OF EXPENSE (1)</b>	<b>TOTAL</b>
<b>Payroll Deductions (2)</b>	
Income Tax Withheld	
Social Security	
FICA	
Wage Garnishments	
Credit Union	
Other	
<b>Home Related Expenses</b>	
Mortgage or Rent (3)	
Second Mortgage	
Third Mortgage	
Real Estate Taxes (4)	
Insurance (5)	
Condo Fees & Assessments	
Mobile Home Lot Rent	
Home Maintenance/Upkeep	
Other	
<b>Utilities</b>	
Gas	
Electric	
Oil	
Water/Sewer	
Telephone:	
Land Line	
Cell	
Cable TV	
Internet	
Other	
<b>Food</b>	
Eating Out	
Groceries	
<b>Clothing</b>	
<b>Laundry and Cleaning</b>	
<b>SUBTOTAL PAGE 1</b>	

CONSUMER RIGHTS FOR DOMESTIC VIOLENCE SURVIVORS

**MONTHLY EXPENSE BUDGET (cont.)**

TYPE OF EXPENSE (1)	TOTAL
<b>Medical</b>	
Current Needs	
Prescriptions	
Dental	
Insurance Co-Payments or Premiums	
Other	
<b>Transportation</b>	
Auto Payments	
Car Insurance	
Gas and Maintenance	
Public Transportation	
<b>Life Insurance</b>	
<b>Alimony or Support Paid</b>	
<b>Student Loan Payments</b>	
<b>Entertainment</b>	
<b>Newspapers/Magazines</b>	
<b>Pet Expenses</b>	
<b>Amounts Owed on Debts (7)</b>	
Credit Card	
Credit Card	
Credit Card	
Medical Bill (8)	
Medical Bill	
<b>Other Back-Bills (List) (9)</b>	
<b>Cosigned Debts</b>	
<b>Business Debts (List)</b>	
<b>Other Expenses (List) (10)</b>	
<b>Miscellaneous (11)</b>	
<b>TOTAL</b>	

We recommend that you make copies of this chart and use a new chart each month.

<b>INCOME AND EXPENSE TOTALS</b>	
A. Total Projected Monthly Income	_____
B. Total Projected Monthly Expenses	- _____
Excess Income or Shortfall (A minus B)	= _____

## NOTES

(1) Include the total expenses of everyone in your household who shares expenses.

(2) Do *not* fill out this section if you have used your take-home pay in your income budget. However, you should check your pay stub to make sure that there are no unnecessary deductions from your pay. *Do fill out this section if you used your gross employment income budget or if you are self employed.*

(3) Include amounts here only for your primary home. If you have a vacation home or a time share, include that below under “other expenses.” This will help you determine whether you can make ends meet by giving up your second home or time share.

(4) Include your real estate taxes only if these amounts are not included with your escrow payment on your mortgage.

(5) Include your home insurance payments if these amounts are for renter’s insurance or if they are not included with your escrow payment on your mortgage.

(6) This should not include your back bills. Back medical bills are unsecured debts which should be handled differently in your budget and listed below under “Amounts Owed on Debts.”

(7) List here the monthly payments you plan to make on your unsecured debts like credit cards and medical bills.

(8) List your back bills here. Current anticipated medical expenses should be listed separately above as a higher priority expense. Old bills can generally be dealt with like other low priority unsecured debts.