

Your Available Cash and Asset's

Financial Resources	Account Number	Borrower's \$	Co-borrower's \$	TOTALS
Checking Accounts				
Savings Accounts				
Stocks, bonds, etc.				
Cash value of life insurance				
Cash gifts from family				
Government grant money				
Other assets				
TOTALS				

Your Total Debt

CATEGORY	BORROWER		CO-BORROWER	
	Average Monthly Payment	Total Balance Due	Average Monthly Payment	Total Balance Due
CAR PAYMENTS				
CREDIT CARD PAYMENTS				
Account Name and No.				
Account Name and No.				
Account Name and No.				
Account Name and No.				
CREDIT CARD TOTALS				
OTHER INSTALLMENT LOANS				
Any installment plan with a balance over 10 months (furniture, appliances, etc.)				
STUDENT LOANS				
Account Name and No.				
Account Name and No.				
Account Name and No.				
STUDENT LOAN TOTALS				
ALIMONY & CHILD SUPPORT PAYMENTS				
OTHER MISCELLANEOUS DEBT				
TOTAL MONTHLY DEBT & BALANCES DUE				

Tracking Spending Habits – Sheet 1

Current Monthly Expense Tracking Report						
Spending Category	Yearly or Periodic Fees Divided by 12	Month 1	Month 2	Month 3	Month 4	Average Monthly Spending
HOUSING						
Rent						
Utilities (gas, water/sewer)						
Apartment fees						
HOUSING TOTALS						
PAYROLL DEDUCTIONS						
FOOD						
Groceries						
Eating out, delivery, carry-out						
FOOD TOTALS						
TELEPHONE						
Basic Service						
Long Distance						
TELEPHONE TOTALS						
CHILDREN						
Daycare						
Tuition, activities, allowance						
Children's clothing, haircuts, etc.						
CHILDREN TOTALS						
ELDER CARE						
CAR 1						
Car Payment (recorded as debt)						
Gas, maintenance and repairs						
Car Insurance and tags						
CAR 1 TOTALS						
CAR 2						
Car Payment (recorded as debt)						
Gas, maintenance & repairs						
Car Insurance and tags						
CAR 2 TOTALS						
TRANSPORTATION (bus, taxi, etc.)						
Check here if data for the month is reasonably complete: <input type="checkbox"/>						

Tracking Spending Habits - Sheet 2

Current Monthly Expense Tracking Report

Spending Category	Yearly or Periodic Fees Divided by 12	Month 1	Month 2	Month 3	Month 4	Average Monthly Spending
SAVINGS						
CHURCH AND CHARITY						
DEBT (from debt worksheet)						
HEALTHCARE						
Doctors, etc. (not paid by insurance)						
Pharmacy (not paid by insurance)						
Vision, Dental (not paid by insurance)						
Other (wheelchairs, etc.)						
HEALTHCARE TOTAL						
FITNESS CLUB AND EXERCISE EQUIP.						
LIFE INSURANCE						
LAUNDRY & DRY CLEANING						
ENTERTAINMENT (cable, video, etc.)						
VACATIONS						
HOLIDAYS (gifts, parties, etc.)						
CONTINUING EDUCATION						
Tuition						
Books						
EDUCATION TOTALS						
UNIONS OR PROFESS. GROUPS						
FURNITURE & APPLIANCES						
HOUSEHOLD MISCELLANEOUS						
PERSONAL SPENDING 1						
Clothing						
Grooming (hair, etc.)						
PERSON 1 TOTALS						
PERSONAL SPENDING 2						
Clothing						
Grooming (hair, etc.)						
PERSON 2 TOTALS						
OTHER (cash, etc.)						
Check here if data for the month is reasonably complete:						

Trimming Spending Habits - Sheet 1A (Jan.- Jun.)

Your Budget - January to June

Spending Category	Actual Spending Averages	Projected Spending Estimates	JAN	FEB	MAR	APR	MAY	JUN	Payroll YTD + or -
HOUSING									
Rent									
Utilities (gas, water, etc.)									
Apartment Fees									
HOUSING TOTALS									
PAYROLL DEDUCTIONS									
FOOD									
Groceries									
Eating out, delivery, carry-out									
FOOD TOTALS									
TELEPHONE									
Basic Service									
Long Distance									
TELEPHONE TOTALS									
CHILDREN									
Daycare									
Tuition, activities, & allowance									
Children's clothing, haircuts, etc.									
CHILDREN TOTALS									
ELDER CARE									
CAR 1									
Car Payment (recorded as debt)									
Gas, Maintenance, & Repairs									
Car Insurance & Tags									
CAR 1 TOTALS									
CAR 2									
Car Payment (recorded as debt)									
Gas, Maintenance, & Repairs									
Car Insurance & Tags									
CAR 2 TOTALS									
TRANSPORTATION (bus, taxi, etc.)									

Trimming Spending Habits - Sheet 1B (July-Dec.)

Your Budget - July to December									
Spending Category	Actual Spending Averages	Projected Spending Estimates	JUL	AUG	SEP	OCT	NOV	DEC	Payroll YTD + or -
HOUSING									
Rent									
Utilities (gas, water, etc.)									
Apartment Fees									
HOUSING TOTALS									
PAYROLL DEDUCTIONS									
FOOD									
Groceries									
Eating Out, delivery, carry out									
FOOD TOTALS									
TELEPHONE									
Basic Service									
Long Distance									
TELEPHONE TOTALS									
CHILDREN									
Daycare									
Tuition, activities and allowance									
Children's clothing, haircuts, etc.									
CHILDREN TOTALS									
ELDER CARE									
CAR 1									
Car Payment (recorded as debt)									
Gas, Maintenance & Repairs									
Car Insurance & Tags									
CAR 1 TOTALS									
CAR 2									
Car Payment (recorded as debt)									
Gas, Maintenance & Repairs									
Car Insurance & Tags									
CAR 2 TOTALS									
TRANSPORTATION (bus, taxi, etc.)									