

\*Please complete the "current" column only for those items that apply to your household

<b>TOTAL HOUSEHOLD INCOME</b>	\$		\$	
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### Monthly Spending Plan

Monthly Expense	Current	Delinquency	Adjusted	Crisis
<b>Fixed Expenses</b>				
<b>Housing</b>				
Mortgage(s)				
HOA				
Gas				
Electricity				
Telephone: Land Line				
Telephone: Cell				
Other:				
<b>Transportation</b>				
Gas				
Car Payment				
Public Transportation or Taxi				
Parking and Tolls				
Other:				
<b>Insurance</b>				
Health ( <i>medical and dental, if not payroll deducted</i> )				
Life				
Disability				
Other:				
<b>Childcare</b>				
Childcare or Babysitters				
Child Support or Alimony				
<b>Fixed Expenses Sub-Total</b>				
<b>Periodic Fixed Expenses (Divide annual payment by 12)</b>				
<b>Housing</b>				
Homeowners Insurance ( <i>if not in mortgage payment</i> )				
Taxes ( <i>if not in mortgage payment</i> )				
Water or Sewage				
Trash Service				
Other:				
<b>Transportation</b>				
Car Insurance				
Car Inspection				
Car Repairs and Maintenance				
License Plates and Registration Fees				
Other:				
<b>Periodic Fixed Expenses Sub-Total</b>				
<b>Flexible Expenses</b>				
<b>Food</b>				
Groceries				
School Lunches				
Work-Related ( <i>lunches and snacks</i> )				
Other:				
<b>Housing</b>				
Home Maintenance				
Furnishings				
Cleaning Supplies				
Lawn Care				
Other:				
<b>Medical</b>				
Doctor				
Dentist				
Prescriptions				
Other:				
<b>Savings</b>				
Savings Account				
College Funds				

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Monthly Expense	Current	Delinquency	Adjusted	Crisis
Emergency Fund				
<b>Flexible Expenses (Continued)</b>				
<b>Clothing</b>				
Clothing				
Laundry and Dry Cleaning				
Other:				
<b>Education</b>				
Tuition				
Books, Papers and Supplies				
Newspapers and Magazines				
Lessons (sports, dance, music)				
Other:				
<b>Donations</b>				
Religious or Charity				
Other (if not payroll deducted):				
<b>Gifts</b>				
Birthdays				
Major Holidays				
Other:				
<b>Personal</b>				
Barber or Beauty Shop				
Toiletries				
Children's Allowances				
Tobacco Products				
Beer, Wine, Liquor				
Other:				
<b>Entertainment</b>				
Movies, Sporting Events, Concerts, Theater, Etc.				
Video Rentals				
Internet Service				
Cable/Satellite TV				
Restaurants and Take-Out Meals				
Gambling or Lottery Tickets				
Fitness or Social Clubs				
Vacations/Trips				
Hobbies or Crafts				
Other:				
<b>Miscellaneous</b>				
Checking Account Fees, Money Order Fees, Etc.				
Pet Care or Supplies				
Postage				
Pictures and Photo Processing				
Other:				
<b>Flexible Expenses Sub-Total</b>				

<b>Monthly Debts</b>				
Student Loan				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Credit Card (monthly minimum*)				
Medical Bills				
Personal Loan				
Payday Loan(s)				
Rent to Own Contract				
Income Tax Payment Plan				
Other:				
Other:				
<b>Monthly Debts Sub-Total</b>				

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<b>Household Assets</b>		
<b>Description</b>	<b>Value / Amount</b>	<b>Amount Owed</b>
Automobile #1		
Automobile #2		
Automobile #3		
Cash on Hand Over \$100		
Checking Account		
Savings Account		
Anticipated Tax Refunds		
Money Market Funds		
Stocks/Bonds/CDs/Annuities, etc		
IRA / Keogh Accounts		
Computer/TV/Electronics		
Furniture		
Boats / Jet Skis		
RV/ Recreational Homes		
Motorcycles / Snowmobile		
Farm Equipment		
Trailers		
Other Property		
Other:		

Please describe the issues that have prevented you from making your mortgage payment.

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