

MONTHLY BUDGET/OUT OF POCKET EXPENSES

Please list what you actually spend for the following expenses that apply. **If you are living with another person or sharing expenses list what you actually pay out of pocket.**

Bankruptcy means that you do not have enough funds to pay your ordinary living expenses.

Out of pocket expenses, which do not include your credit card and other debt, are used to show the Court that you do not have money left over to meet your normal living expenses.

Mortgage/Rent....._____

Are you current or behind and if so how many months in arrears?

2nd Mortgage....._____

Are you current or behind and if so how many months in arrears?

Electricity/Gas....._____

Water/Sewer....._____

Phone....._____

Propane/Fuel Oil Monthly Average....._____

Cable/Satellite TV..Bundle?....._____

Home Maintenance....._____

Food/Groceries per month....._____

Clothing....._____

Laundry/Uniforms....._____

Medical/ unreimbursed meds and reg. Copays....._____

Gasoline....._____

Recreation....._____

Charities/Tithes to _____ Amount _____

Insurance: **NOT DEDUCTED FROM PAY**

Home....._____

Life....._____

Health....**NOT DEDUCTED FROM PAY** _____

Auto....._____

Property Tax Not With Mortgage....._____

Auto/Truck....._____

Auto/Truck....._____

Long Distance Telephone....._____

Cell Phone....._____

Internet....._____

Trash....._____

Auto Repairs/Maintenance AVERAGE....._____

School Lunches....._____

Work Lunches....._____

Haircare....._____

Children's Activities/sports/hobbies....._____

Daycare....._____

Pets....._____

Cigarettes....._____

Student Loan Payments....._____

Tax Payments....._____

Please estimate what you spend per month to maintain your credit card debt?

How much per month do you believe you are SHORT of paying your out of pocket expenses, credit card, and all other debt each month? _____