

## **BUDGET OF MONTHLY EXPENSES**

Please fill in the **estimated monthly expenses** for you and your family. These amounts represent an **average monthly amount over an entire year**. They should neither be winter or summer but an average of both. The law does not require that you live on a meager average but you should not appear to be pampering yourself either. This will assist the attorney in determining your qualifications for filing either a Chapter 7 or Chapter 13 Bankruptcy Case.

	<u><b>You</b></u>	<u><b>Spouse</b></u>
	(only if you live separately)	
Rent/Lot Rent .....	\$ _____	_____
Renter's Insurance .....	\$ _____	_____
Mobile Home Payment .....	\$ _____	_____
Mobile Home Insurance (do <b>not</b> list if included in monthly mobile home payment) .....	\$ _____	_____
Mortgage Payment .....	\$ _____	_____
Second Mortgage Payment (equity loan, home improvement, etc.) .....	\$ _____	_____
Property Taxes (do <b>not</b> list if included in monthly mortgage payment) .....	\$ _____	_____
Home Owner's Insurance (do <b>not</b> list if included in monthly mortgage payment) .....	\$ _____	_____
Electricity and Heating Fuel .....	\$ _____	_____
Water and Sewer (billed every month, 2 mos., 3 mos. ?) .....	\$ _____	_____
Telephone .....	\$ _____	_____
Other Utilities: <u>Cellular Telephone Pager</u> .....	\$ _____	_____
2: <u>Cable T.V.</u> .....	\$ _____	_____
3: <u>Internet Service</u> .....	\$ _____	_____
Home Maintenance (light bulbs, linens, vacuum bags, lawnmower gas, minor repairs, cleaning supplies) .....	\$ _____	_____
Food (groceries, lunches at work, school lunches, snacks) .....	\$ _____	_____
Clothing (shoes, socks, underwear, etc.; incl. purchases made at Christmas and birthdays;) .....	\$ _____	_____
Laundry and Dry Cleaning .....	\$ _____	_____
Medical/Dental Expenses (eyeglasses/contact lenses, prescription /other medications, feminine hygiene, birth control, etc. ) .....	\$ _____	_____
Gasoline, Oil Changes, Car Repairs, License/Registration Renewals, etc. ....	\$ _____	_____
Recreation, Clubs & Entertain., Newspapers, Magazines (including toys for kids at Christmas, Birthdays, Blockbuster Video, etc.) .....	\$ _____	_____
Charitable Contributions .....	\$ _____	_____
Life Insurance (do <b>not</b> list if deducted by employer from pay) .....	\$ _____	_____
Health Insurance (do <b>not</b> list if deducted by employer from pay) .....	\$ _____	_____
Auto Insurance .....	\$ _____	_____
Other Insurance: _____ .....	\$ _____	_____
Auto Installment Payments .....	\$ _____	_____
Other Installments: _____ .....	\$ _____	_____
Alimony/Child Support .....	\$ _____	_____
Regular Expenses from Business, Profession or Farm .....	\$ _____	_____
Personal grooming (haircuts, manicures, cosmetics, etc.) .....	\$ _____	_____
Student Loan Payments .....	\$ _____	_____
Cigarettes/Tobacco .....	\$ _____	_____
Other Expenses: _____ (Specify: New baby expenses; pet supplies) .....	\$ _____	_____
2: <u>After School Activities</u> .....	\$ _____	_____
3: <u>Daycare/latchkey</u> .....	\$ _____	_____