

A. Monthly Fixed Expenses						
Fixed Expenses	Projected	Actual: Currently	Monthly Expenses	Projected	Actual: Currently	
Mortgage(s)/Rent	\$	\$	Car Insurance	\$	\$	
Garbage, Sewer	\$	\$	Car Maintenance	\$	\$	
Student Loan(s)	\$	\$	Gas/Fuel	\$	\$	
Phone, Internet	\$	\$	Health Insurance	\$	\$	
Car Payment(s)	\$	\$	Life Insurance	\$	\$	
House Maintenance	\$	\$	Property Tax	\$	\$	
Home Security	\$	\$	Child Support/Alimony	\$	\$	
HOA/Condo Fees	\$	\$	Other	\$	\$	
TOTAL (A)	\$	\$	Other	\$	\$	
B. Monthly Flexible Expenses			C. Total A + B		\$	
Savings/Retirement	\$	\$				
Gas and Electric	\$	\$				
Cable	\$	\$				
Groceries	\$	\$				
Lunch (work/school)	\$	\$	D. Monthly Income		Gross	Net
Home Repairs	\$	\$	No. 1	\$	\$	
Public Transportation	\$	\$	No. 2	\$	\$	
Eating Out	\$	\$	No. 3.	\$	\$	
Pet Care	\$	\$	Other Income	\$	\$	
Clothing	\$	\$	Total Net Income	\$	\$	
Books/Music	\$	\$	E. Monthly Expenses			
Laundry/Dry Cleaning	\$	\$	Fixed (A)	\$	\$	
Rental Insurance	\$	\$	Flexible (B)	\$	\$	
Doctor/Dental Visit	\$	\$	Other Monthly (C)	\$	\$	
Health Club/Union Dues	\$	\$	Total Monthly Expenses	\$	\$	
Church/Charity	\$	\$				
Home Warranty	\$	\$				
Lawn Care	\$	\$	Difference subtract total expenses (E) from income (D)	Gross	Net	
Alcohol/Cigarettes	\$	\$	\$ \$			
Entertainment/Hobbies	\$	\$	Available for additional savings or debt payoff if a positive number is calculated. If a negative number is calculated, the buyer is spending more than they make. You must review the budget thoroughly to examine where they can trim their expenses to prevent major financial problems in the future.			
Child Care	\$	\$				
Credit Card(s)	\$	\$				
Lottery/Bingo	\$	\$				
Barber/Beauty Shop	\$	\$				
Loan	\$	\$				
Loan	\$	\$				
Other	\$	\$				
TOTAL (B)	\$	\$				