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|  **Sample Budget**  |
| **Category** | **Assumed** | **Actual** | **Suggested** | **Comments** |
| **Housing** |
|  Mortgage |  |  |  |  |
|  2nd Mortgage |  |  |  |  |
|  Homeowner’s Ins. |  |  |  |  |
|  Property Taxes |  |  |  |  |
|  HOA Fees |  |  |  |  |
|  Maintenance |  |  |  |  |
|  Rent |  |  |  |  |
| **Utilities** |
|  Electric |  |  |  |  |
|  Water, Trash, Sewage |  |  |  |  |
|  Gas, Propane |  |  |  |  |
| **Communication** |
|  Home Phone |  |  |  |  |
|  Cell Phone |  |  |  |  |
|  Internet |  |  |  |  |
|  Cable |  |  |  |  |
| **Automobile/Transportation** |
|  Car payment |  |  |  |  |
|  2nd car payment |  |  |  |  |
|  Gasoline |  |  |  |  |
|  Tolls, parking |  |  |  |  |
|  Bus, train, carpool |  |  |  |  |
|  Maintenance |  |  |  |  |
| **Insurance** |
|  Medical/Dental |  |  |  |  |
|  Life |  |  |  |  |
|  Automobile |  |  |  |  |
| **Medical expenses** |
|  Co-pays |  |  |  |  |
|  Contacts, glasses |  |  |  |  |
|  Prescriptions |  |  |  |  |
| **Food** |
|  Groceries |  |  |  |  |
|  School lunch |  |  |  |  |
|  Eating out  |  |  |  |  |
| **Entertainment$** |
|  Hobbies |  |  |  |  |
|  Gym/Club membership |  |  |  |  |
| **Clothing** |
|  Uniforms |  |  |  |  |
|  New clothing |  |  |  |  |
|  Dry cleaning |  |  |  |  |
|  Laundromat |  |  |  |  |
| **Creditors** |
|  Unsecured debt payments/DMP |  |  |  |  |
|  Student Loans |  |  |  |  |
|  Secured loan payments |  |  |  |  |
|  Other: |  |  |  |  |
| **Savings** |  |  |  |  |
| **Miscellaneous** |
|  Child Support, Alimony |  |  |  |  |
|  Professional dues |  |  |  |  |
|  Church tithing |  |  |  |  |
|  Donations, contributions |  |  |  |  |
|  Haircuts, nails, tanning |  |  |  |  |
|  Other: |  |  |  |  |
|  Other: |  |  |  |  |
|  Other: |  |  |  |  |
| **Total Income** |  |  |  |  |
| **Total Expenses** |  |  |  |  |
| **Surplus/Deficit** |  |  |  |  |