ClearPoint Credit Counseling Solutions

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DEVELOP A PERSONAL BUDGET

	Monthly Expenses	1st Month		2nd Month		3rd Month		4th Month		5th Month	
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
FIXED	Rent/Mortgage Payment										
	Life/Health Insurance										
	Auto Insurance										
	Child Support/Alimony										
	Monthly Debt Payment (From Debt Worksheet)										
	TOTAL FIXED EXPENSES										
VARIABLE	Electricity										
	Gas/Heat										
	Water/Sewer/Garbage										
	Home Phone										
	Cell Phone/Pager										
	Cable/Satellite										
	Internet										
	Auto Gasoline										
	Public Transportation/Parking/Tolls										
	Clothing										
	Dry Cleaning/Laundry										
	Child Care										
	School Tuition/Loans										
	Allowances										
	Barber/Beauty Shop										
	Prescriptions/Medical Co-Pays										
	Hobbies/Lessons/Newspaper										
	Groceries										
	Meals Out										
	Tobacco/Alcohol										
	Recreation										
	Charity/Church Donations										
	TOTAL VARIABLE EXPENSES										
PERIODIC	Yearly Total										
	Car Maintenance/Tags										
	Gifts										
	Property/Other Taxes										
	TOTAL PERIODIC EXPENSES										
TOTAL MONTHLY EXPENSES											
MONTHLY NET INCOME (From Income Worksheet)											
SURPLUS/DEFICIT											

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DEVELOP A PERSONAL BUDGET

6th Month		7th Month		8th Month		9th Month		10th Month		11th Month		12th Month		ANNUAL TOTALS
Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	