

Spending Plan			
Monthly Expenses		Monthly Income Totals Don't list Alimony/ Child Support/Separate Maintenance if you don't want it considered for repaying the loan.	
	Rent / Mortgage		Take Home Pay (applicant)
	Household Repairs		Take Home Pay (co-applicant)
	Property / School Taxes		Part Time Job
	Heat / Air Conditioning		Support / Alimony
	Electricity		Pension / 401(k) / 403(b)
	Water		Rental Income
	Groceries (\$327 per adult)		Self-Employment Net Income
	Insurance (auto/home owners/life)		Dividends
	Medical (premium & co-payments)		Veteran's Income
	Telephone / Cell		SSI
	Transportation (gas, parking)		SSDI
	Auto loan		Social Security Retirement
	Auto Repairs (\$80 per vehicle)		Worker's Compensation
	Cable / internet		Stipend
	Clothing (\$89 - 100 per person)		TANF
	Day Care / babysitter		SNAP food stamps
	Tuition / after school activities		Child Care Subsidy
	Child Support Paid / Alimony paid		HEAP
	Personal Care (haircuts, nails, tattoos)		Other
	Entertainment		<b>Total Net Income</b>
	Laundry		<b>Total Monthly Expenses</b>
	Newspapers / Magazines / Books		<b>Total Payments to Creditors</b>
	Pets		<b>AT Insurance / Maintenance</b>
	Gifts		<b>AT Loan Payment</b>
	Tobacco / Alcohol / Lottery		<b>Total Expenses (Including AT)</b>
	Church Charities		<b>Total Disposable Income</b>
	Rent-To-Own		
	Banking / Money Order Fees		
	Emergency Savings		
	Other		
	<b>Total Monthly Expenses</b>		