MONTHLY HOUSEHOLD LIVI	NG EXPENSES		
GROSS INCOME PER MONTH		PERSONAL EXPENSES	
Work Income-A		Clothing/Shoes	
Work Income-B		Medical/Dental	
Investments		Cosmetics	
Other _		Recreational	
Other _		Union/Club Dues	
		Hair Care	
LESS PAYCHECK DEDUCTIONS		Travel/Vacation	
Pre-Tax Savings/Retirement _		Continued Education	
Fed/State Taxes		Professional Fees	
FICA/Medicare _		Other	
Other Pre-Tax Deductions			
Other After-Tax Deductions _		TRANSPORTATION	
		Monthly Payments	
NET SPENDABLE INCOME		Gas & Oil	
		Repair & Maint.	
RENT AND HOUSE PAYMENT		Public Bus/Taxi	
House Mortgage/Rent _		License	
Taxes _		Insurance	
Insurance _		Parking Expense	
Assessments _		Other	
Improvements		INICUIDANICE	
Help (Maid, Yard, etc.)		INSURANCE	
Other _		Life Insurance	
UTILITIES		Health Insurance Dental/Vision	
Electricity/Heat _		Dental/Vision Disability	
Water		Long Term Care	
Cable T.V.		Long Term Care	
Internet		DEBT/MISCELLANEOUS	
Garbage _		Personal Loans	
Telephone/Cellular _		Credit Cards	
Repairs/Service _		Contributions	
Cleaning/Laundry		Newspaper/Subscp	
Other _		Gifts	
		Pets	
FOOD		Other/Cash	
For () People			
Meals Eaten Out		SAVINGS	
Other _		Retirement	
OUII BBEN		Education	
CHILDREN		Cash Reserves	
Clothing _		Other	
School Expenses			
School Lunches _ Allowance		TOTAL MONTHLY EXPENSES	
Doctor & Drugs			
Dentist _		INCOME VS. EXPENSES	
Babysitting _			
Recreational		NET SPENDABLE INCOME	\$
Hair Cuts		LESS TOTAL EXPENSES	\$
Other		DISCRETIONARY INCOME	\$
	 _	3.00.12.1010/11/11/11/00IIIE	¥