



UNBANK WITH US

**Step 1 – Budget Analysis “Where Does My Money Go?”**

**Average Monthly Expenses**

<b>Housing</b>	House Payment/Rent	\$550-
	Heat*	20-
	Electric	40-
	Water	0-
	Phone	35-
	Household Expenses	45-
	Repairs*	0-
	Home Insurance	10-
<b>Food</b>	Groceries	150-
	Mid-week groceries	20-
	Non-food/Toiletries	20-
	Meals Out (Lunch)	40-
<b>Transport</b>	Gas/Fares	60-
	Maintenance	50-
	Parking/Tickets	0-
	Car Insurance	65-
<b>Personal</b>	Clothing* 600/yr.	50-
	Medical/Dental*	20-
	Education*	0-
	Life Insurance	0-
	Gifts	38-
	Donations	40-
	Entertainment** Books Photos & Fun	70-
	Child Care	0-
	Vacations*	50-
	Haircuts/Laundry	25-
	Pets*	0-
	Taxes	0-
	Other Cable TV	22-
	Expense Subtotal:	\$ 1,420-
	Savings:	+ \$ 30-
Monthly Expense:	\$ 1,450-	

**Average Monthly Income**

Monthly Take Home Pay	\$ 1,465-
Partner's Take Home Pay	\$ 0-
Other income Roommate	\$ 320-
(Includes child support, alimony, Social Security, Direct Deposit for saving.)	
Total Monthly Income:	= 1,785-
Less Monthly Expenses:	\$ 1,450-
Amount Available for Debt:	\$ 335-

**Debt** (Credit cards, car payments, student loans, purchase financing)

Creditor	Balance	Payment
Auto Loan	\$4,500-	\$ 275-
Student Loan	1,250-	35-
VISA	2,500-	50-
credit card 1	195-	20-
credit card 2	375-	40-
Dentist	250-	50-
Mom	100-	25-

Total Debt: \$ 9,170-

Total Monthly Payments: - \$ 495-  
**This is your bottom line!** = \$ (160)

\*Take year's estimated total and divide by 12 for monthly expense

\*\*Entertainment includes: Books, Cable, Videos, Music, Hobbies, Going Out, Sports, etc.



## Step 1 – Budget Analysis “Where Does My Money Go?”

	<b>Average Monthly Expenses</b>	
<b>Housing</b>	House Payment/Rent	
	Heat*	
	Electric	
	Water	
	Phone	
	Household Expenses	
	Repairs*	
	Home Insurance	
<b>Food</b>	Groceries	
	Mid-week groceries	
	Non-food/Toiletries	
<b>Transport</b>	Meals Out	
	Gas/Fares	
	Maintenance	
	Parking/Tickets	
<b>Personal</b>	Car Insurance	
	Clothing*	
	Medical/Dental*	
	Education*	
	Life Insurance	
	Gifts	
	Donations	
	Entertainment**	
	Child Care	
	Vacations*	
	Haircuts/Laundry	
	Pets*	
Taxes		
Other		
	Expense Subtotal:	\$
	Savings:	+ \$
	Monthly Expense:	\$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px; vertical-align: middle;"></span>

<b>Average Monthly Income</b>	
Monthly Take Home Pay	\$
Partner’s Take Home Pay	\$
Other income	\$
(Includes child support, alimony, Social Security, Direct Deposit for saving.)	
Total Monthly Income:	=
Less Monthly Expenses:	\$
Amount Available for Debt:	\$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px; vertical-align: middle;"></span>

**Debt** (Credit cards, car payments, student loans, purchase financing)

Creditor	Balance	Payment
Total Debt:		_____
Total Monthly Payments:		- \$
<b>This is your bottom line!</b>		<b>= \$</b>

\*Take year’s estimated total and divide by 12 for monthly expense

\*\*Entertainment includes: Books, Cable, Videos, Music, Hobbies, Going Out, Sports, etc.