

HOUSEHOLD SPENDING & SAVING PLAN

FAMILY SIZE

Adults _____
Children _____

NET MONTHLY INCOME

	<i>Now</i>	<i>With House</i>
Source 1	_____	_____
Source 2	_____	_____
Source 3	_____	_____

Total Income (A)

FIXED EXPENSES

	<i>Now</i>	<i>With House</i>
Rent/Mortgage	_____	_____
Electric	_____	_____
Gas/Oil	_____	_____
Water/Sewer	_____	_____
Cell/Home Phone	_____	_____
Streaming Services	_____	_____
Internet Service	_____	_____
Trash Pickup	_____	_____
Television Services	_____	_____
Medical Insurance	_____	_____
Auto Insurance	_____	_____
Life Insurance	_____	_____
Renter/Home Insurance	_____	_____
Child Support/Alimony	_____	_____
Child Care	_____	_____
HOA/Condo Fees	_____	_____
Other	_____	_____

Total Fixed (B)

DEBT PAYMENTS

	<i>Now</i>	<i>With House</i>
Automobile Loan	_____	_____
Other Loans	_____	_____
(Personal, furniture, etc.)	_____	_____
Student Loans	_____	_____
Major Credit Cards	_____	_____
Other Purchase Cards	_____	_____
(Dept. store, Gas etc.)	_____	_____

Total Debt (C)

FLEXIBLE EXPENSES

	<i>Now</i>	<i>With House</i>
Savings	_____	_____
Groceries/Food Delivery	_____	_____
Eating Out (work. etc.)	_____	_____
Entertainment/Hobbies	_____	_____
Laundry/Dry Cleaning	_____	_____
Clothing	_____	_____
Cleaning Supplies	_____	_____
Auto Gas/Electric	_____	_____
Auto Maintenance	_____	_____
Ride Sharing or Service	_____	_____
Parking/Tolls	_____	_____
App Purchase	_____	_____
Alcohol/Cigarettes	_____	_____
Church/Charity	_____	_____
Tuition/Books	_____	_____
Barber/Salon Services	_____	_____
Membership (Gym, etc.)	_____	_____
Doctor/Dentist	_____	_____
Pets	_____	_____
Lottery/Bingo	_____	_____
Lawn Care	_____	_____
Maintenance/Repairs	_____	_____
Other	_____	_____

Total Flexible (D)

EXPENSES

Fixed (B)	_____	_____
Debt (C)	_____	_____
Flexible (D)	_____	_____

Total Expenses (E)

Subtract Expenses from Income (A - E)

Total Income (A)	_____	_____
Total Expenses (E)	_____	_____
Difference + or -	_____	_____

Applicants Signature: _____

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CERTIFICATION: I hereby certify that I have reviewed the above budget with the applicant(s) and concur that it is reasonable

Lender or Counselor Signature: _____