

Consumer Credit Counseling Service of Western PA

Budget Analysis

Monthly Net Income Analysis

Applicant: \$ -	Other Income: \$ -
Co-Applicant: \$ -	Total: \$ -

Monthly Expense Analysis

Basic Expense Item	Amount	Sub-total	Miscellaneous Expense Item	Amount	Sub-total
Mortgage Payment or Rent	\$ -		Barber/Beauty Shop	\$ -	
Taxes/Household Insurance	\$ -		Beverages	\$ -	
Electric	\$ -		Magazines	\$ -	
Heat	\$ -		Church Contributions	\$ -	
Water and Sewage	\$ -		Savings	\$ -	
Phone	\$ -		Dinner Out/Fast Food	\$ -	
Cable	\$ -		Gifts	\$ -	
Garbage	\$ -	\$ -	Cigarettes/Tobacco	\$ -	
Groceries	\$ -		Toiletries	\$ -	
Lunches	\$ -	\$ -	Tuition	\$ -	
Gasoline and Oil	\$ -		Pets	\$ -	
Auto Repairs/Maintenance	\$ -		Recreation	\$ -	
Auto Insurance	\$ -		Other Expenses (List)	\$ -	
Bus Fare	\$ -				
Parking	\$ -	\$ -			
Life Insurance	\$ -				
Health Insurance	\$ -	\$ -			
Doctor	\$ -				
Dentist	\$ -				
Prescriptions	\$ -				
Glasses	\$ -	\$ -			
Clothing	\$ -				
Dry Cleaning/Laundry	\$ -	\$ -			
Support Payments	\$ -				
Child Care	\$ -				
Local Wage Tax	\$ -	\$ -			
Total Major Living Expenses: \$ -			Total Miscellaneous Expenses: \$ -		

Summary

<table style="width: 100%;"> <tr><td>Total Major Living Expenses:</td><td style="text-align: right;">\$ -</td></tr> <tr><td>Total Miscellaneous Expenses:</td><td style="text-align: right;">\$ -</td></tr> <tr><td colspan="2"><hr/></td></tr> <tr><td style="text-align: right;">Total Household Expenses:</td><td style="text-align: right;">\$ -</td></tr> <tr><td colspan="2"><hr/></td></tr> <tr><td>Creditor Payments</td><td></td></tr> <tr><td>Auto</td><td style="text-align: right;">\$ -</td></tr> <tr><td>Auto</td><td style="text-align: right;">\$ -</td></tr> <tr><td>2nd Mortgage</td><td style="text-align: right;">\$ -</td></tr> <tr><td>Student Loan(s)</td><td style="text-align: right;">\$ -</td></tr> <tr><td>IRS Payment</td><td style="text-align: right;">\$ -</td></tr> <tr><td>Credit Union Loan (payroll)</td><td style="text-align: right;">\$ -</td></tr> <tr><td>Credit Card Payments</td><td style="text-align: right;">\$ -</td></tr> <tr><td>Other</td><td style="text-align: right;">\$ -</td></tr> <tr><td>Other</td><td style="text-align: right;">\$ -</td></tr> <tr><td>Other</td><td style="text-align: right;">\$ -</td></tr> <tr><td colspan="2"><hr/></td></tr> <tr><td style="text-align: right;">Total Creditor Payments</td><td style="text-align: right;">\$ -</td></tr> </table>	Total Major Living Expenses:	\$ -	Total Miscellaneous Expenses:	\$ -	<hr/>		Total Household Expenses:	\$ -	<hr/>		Creditor Payments		Auto	\$ -	Auto	\$ -	2nd Mortgage	\$ -	Student Loan(s)	\$ -	IRS Payment	\$ -	Credit Union Loan (payroll)	\$ -	Credit Card Payments	\$ -	Other	\$ -	Other	\$ -	Other	\$ -	<hr/>		Total Creditor Payments	\$ -	<table style="width: 100%;"> <tr><td colspan="2" style="text-align: center;">Debt-To-Income Analysis</td></tr> <tr><td style="text-align: right;">Monthly Income</td><td style="text-align: right;">\$ -</td></tr> <tr><td style="text-align: right;"><i>less</i></td><td></td></tr> <tr><td style="text-align: right;">Total Household Expenses</td><td style="text-align: right;">\$ -</td></tr> <tr><td style="text-align: right;"><i>equals</i></td><td style="text-align: right;">\$ -</td></tr> <tr><td colspan="2"><hr/></td></tr> <tr><td style="text-align: right;">Monthly Income</td><td style="text-align: right;">\$ -</td></tr> <tr><td style="text-align: right;"><i>less</i></td><td></td></tr> <tr><td style="text-align: right;">Total Household Expenses + Creditor Payments</td><td style="text-align: right;">\$ -</td></tr> <tr><td style="text-align: right;"><i>equals</i></td><td></td></tr> <tr><td style="text-align: right;">Overage/Shortfall</td><td style="text-align: right;">\$ -</td></tr> <tr><td colspan="2"><hr/></td></tr> <tr><td style="text-align: center;">Client Name:</td><td></td></tr> <tr><td style="text-align: center;">Date:</td><td></td></tr> <tr><td style="text-align: center;">Number in Household _____</td><td></td></tr> </table>	Debt-To-Income Analysis		Monthly Income	\$ -	<i>less</i>		Total Household Expenses	\$ -	<i>equals</i>	\$ -	<hr/>		Monthly Income	\$ -	<i>less</i>		Total Household Expenses + Creditor Payments	\$ -	<i>equals</i>		Overage/Shortfall	\$ -	<hr/>		Client Name:		Date:		Number in Household _____	
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