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**MONTHLY HOUSEHOLD LIVING EXPENSES**

Rent or home mortgage payment ..... \$ \_\_\_\_\_

Lot rent or 2<sup>nd</sup> mortgage ..... \$ \_\_\_\_\_

Are real estate taxes included?    Yes            No

Is property insurance included?    Yes            No

Utilities Electricity and heating fuel (12 month average)..... \$ \_\_\_\_\_

Water and Sewer..... \$ \_\_\_\_\_

Telephone..... \$ \_\_\_\_\_

Other (e.g. cable, satellite, internet, trash pick-up)..... \$ \_\_\_\_\_

Home maintenance (repairs, upkeep, lawn, snow - avg. monthly cost ..... \$ \_\_\_\_\_

Food and grocery items, include restaurants, fast food, snacks, lunches,  
supplies, toiletries, soaps, paper, tobacco, and misc.  
shopping needs per month..... \$ \_\_\_\_\_

Clothing (12 month avg. monthly cost) ..... \$ \_\_\_\_\_

Laundry and dry cleaning (monthly cost) ..... \$ \_\_\_\_\_

Medical, dental expenses (monthly out of pocket expense and  
co-pays - 12 month avg. monthly costs)..... \$ \_\_\_\_\_

Transportation, gas, oil, maintenance (not including car payments)..... \$ \_\_\_\_\_

Recreation, sports, clubs, entertainment, newspapers, magazines, etc..... \$ \_\_\_\_\_

Charitable contributions (include church tithing, giving) ..... \$ \_\_\_\_\_

**Monthly Household Living Expenses, (Continued)**

Insurance (monthly cost, not deducted from wages or included in home mortgage payments)

Homeowner's or renter's insurance  
(not included in house payment)..... \$ \_\_\_\_\_

Life Insurance, Health (what you pay, not taken from paycheck)..... \$ \_\_\_\_\_

Auto Insurance (monthly cost)..... \$ \_\_\_\_\_

Property taxes (monthly cost if not included in house payment)..... \$ \_\_\_\_\_

Car or truck payment (monthly)..... \$ \_\_\_\_\_

Payments for child support or alimony (monthly)..... \$ \_\_\_\_\_

Daycare for children, personal care, etc. .... \$ \_\_\_\_\_

Regular expenses from operation of a business, profession or farm (*attach detailed statement*)

Other expenses (e.g., haircuts/salon, school lunches, meals at  
work, specify)..... \$ \_\_\_\_\_

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work, specify)..... \$ \_\_\_\_\_

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**Total Average Monthly Expenses**..... \$ \_\_\_\_\_

Average Monthly Take Home Income ..... \$ \_\_\_\_\_

Less, Average Monthly Living Expenses (from above)..... \$- \_\_\_\_\_

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**Average Monthly Disposable Income ( if any )** ..... \$ \_\_\_\_\_

Have you ever filed bankruptcy? Date filed, court and case number (List all)

**We Are a "Debt Relief" Agency as defined in 11 U.S.C. 101(12A.)  
We help people file for relief under the Bankruptcy Code.**