

Monthly Expenses		1st Month		2nd Month		3rd Month		4th Month		5th Month		
		Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	
FIXED	Rent/Mortgage Payment											
	Life/Health Insurance											
	Auto Insurance											
	Child Support/Alimony											
	Monthly Debt Payment (From Debt Worksheet)											
	TOTAL FIXED EXPENSES											
VARIABLE	Electricity											
	Gas/Heat											
	Water/Sewer/Garbage											
	Home Phone											
	Cell Phone/Pager											
	Cable/Satellite											
	Internet											
	Auto Gasoline											
	Public Transportation/Parking/Tolls											
	Clothing											
	Dry Cleaning/Laundry											
	Child Care											
	School Tuition/Loans											
	Allowances											
	Barber/Beauty Shop											
	Prescriptions/Medical Co-Pays											
	Hobbies/Lessons/Newspaper											
	Groceries											
	Meals Out											
	Tobacco/Alcohol											
	Recreation											
	Charity/Church Donations											
TOTAL VARIABLE EXPENSES												
PERIODIC		Yearly Total										
	Car Maintenance/Tags											
	Gifts											
	Property/Other Taxes											
	TOTAL PERIODIC EXPENSES											
TOTAL MONTHLY EXPENSES												
MONTHLY NET INCOME (From Income Worksheet)												
SURPLUS/DEFICIT												

INCOME WORKSHEET

Gross Income Per Month _____

Salary _____

Interest _____

Dividends _____

Additional Income _____

Less: Deductions

Taxes: Federal, State, FICA _____

Other _____

Total Net Spendable Income _____

DEBT WORKSHEET

DEBT	BALANCE	INTEREST RATE	MINIMUM PAYMENT	DUE DATE

ADDITIONAL RESOURCES:

- **Airman & Family Readiness Program Manager**
- **Military One Source – 12 in person non-medical sessions per year**
- **Military Financial Counselor**
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