Worksheet of items to bring to the next class session:

Collect the following information to bring to the class session. Be sure to itemize all your sources of income and your expenses, either on the reverse of this sheet, or bring your actual statements to the class. Use monthly averages (amount spend in a year/12)

Sources of income

Earned Wages _____
Alimony/Child support _____
SSI/SSD _____
Public Assistance _____

Monthly Living Expenses

Rent _____; Mortgage payment _____; Space rent _____
Utilities:
Water _____; Garbage _____; Cable _____; Internet _____
Phone _____; Cell phone _____
Electric _____; Natural Gas/LP gas _____; Wood _____
Groceries:
Food for at home _____; soaps _____; Paper products _____
School lunches _____; meals out _____
Vehicle:
loan payment _____; gas _____; tires, oil changes, repairs _____
Insurance: homeowners/renters _____, health _____, life_____, vehicle _____
Healthcare: (co-pays)
Doctor visits _____; Rx _____; dental _____; vision _____; counseling _____
Contributions & Gifts: tithing _____, presents (birthday _____, holidays _____)
Recreation: newspaper/magazines_____, videos_____, kids' sports_____, gym_____
Personal Care: haircuts_____, laundromat_____, nails_____, postage _____
Child related:
Daycare _____; alimomy/child support _____; babysitting _____
Pets: food _____; vet care _____
Savings: _____; Clothing: _____
Other: (list)
Total monthly living expenses:

List of Debts

Type of debt (credit card, past due rent/utilities/taxes owed, loans [student, car], child support.) Record type of debt, amount owed and monthly payments:

Type	Balance	Payment