

# Your Monthly Budget

**PART 1**

1. Is this a joint case? (circle either Yes or No)

Yes      No Go to line 2

Does Debtor 2 live in a separate household?

Yes      Go to line 2      No Debtor 2 must file a separate Budget (Schedule J)

2. Do you have dependents? Note that dependents for bankruptcy have nothing to do with what you claim on your income taxes. In some cases adult children can be dependents even if they live with you just several months of the year. Include everyone and we will sort it out.

No      Yes Fill out this information for each dependent (do NOT include names):

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
_____	_____	Yes	No
_____	_____	Yes	No
_____	_____	Yes	No
_____	_____	Yes	No
_____	_____	Yes	No
_____	_____	Yes	No

3. Do your expenses include expenses of people other than yourself and your dependents?

No      Yes What expenses and what people? \_\_\_\_\_

**PART 2**

**Estimate your expenses as of your bankruptcy filing date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included in on Schedule I (your income)**

4.		The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	
		If not included in line 4	
	4a.	Real estate taxes	
	4b.	Property, homeowner's, or renters insurance	
	4c.	Home maintenance, repair, and upkeep	
	4d.	Homeowner's association or condominium dues	
5.		Additional mortgage payments for your residence, such as home equity loans	
6.		Utilities	
	6a.	Electricity, heat, natural gas	
	6b.	Water, sewer, garbage collection	
	6c.	Telephone, cell phone, Internet, satellite, and cable services	
	6d.	Other: specify _____	

7.		Food and housekeeping supplies	
8.		Childcare and children's education costs	
9.		Clothing, laundry, and dry cleaning	
10.		Personal care products and services	
11.		Medical and dental expenses	
12.		Transportation, include gas, maintenance, bus or train fare. Do not include car payments.	
13.		Entertainment, clubs, recreation, movies	
14.		Charitable contribution and religious donations	
15.		Insurance	
	15a.	Life	
	15b.	Health	
	15c.	Vehicle	
	15d.	Other: specify _____	
16.		Taxes – do not include anything deducted from your pay checks	
17.		Installment or lease payments	
	17a.	Car payments for Vehicle 1	
	17b.	Car payments for Vehicle 2	
	17c.	Other: specify _____	
		Other: specify _____	
18.		Child support or DSO not deducted from pay checks	
19.		Other payments to support others that do not live with you	
20.		Other real estate expenses not included in lines 4 or 5	
	20a.	Mortgages on other property	
	20b.	Real estate taxes	
	20c.	Property, homeowner's, or renter's insurance	
	20d.	Maintenance, repair, and upkeep expenses	
	20e.	Homeowner's association or condominium dues	
21.		Other miscellaneous expenses	
		Other: specify _____	

Include these in 21. above if not already listed:

Vehicle

Annual license fees, expected maintenance such as tires, brakes, etc.

Medical

Glasses and visits to optometrist, contact lenses & solutions, allergy remedies, aspirin, shampoo, conditioner, toothpaste, personal care, etc.

#### Minor Children

Annual school expenses, books, backpacks, school uniforms, expenses for sports ("pay to play"), school lunches, summer camps, childcare in summer

#### Pets

Food, annual veterinary visits, grooming, heart worm or other medications

#### Around the house

Lawn care or snow removal, computer supplies, paper, ink refills, toner cartridges, home alarm fees, bank charges (monthly checking account fees, ATM fees, etc.), tax preparation fees, legal or accounting fees