



Case Study

Monthly Budget Worksheet—Lena (Case Study I)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	
Renter's Insurance	
Phone-landline and/or Cell	\$50.00
Gas for Car	\$90.00
Car Insurance Payment	\$55.00
Groceries	\$100.00
Eating Out	\$40.00
"Stuff" for Household & Personal Care	\$50.00
Clothing and Laundry	
Doctor co-pays	\$20.00
Prescriptions	
Entertainment Hobbies/ Memberships	\$30.00
Pets	\$35.00
Gifts/Donations	
Other Insurance	
Miscellaneous	\$75.00
Bus Passes	
Money put into savings	\$10.00
MONTHLY EXPENSES (total from above)	\$555.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$200.00
= ADD UP TOTAL MONTHLY SPENDING	\$755.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$200.00	\$
Medical Bill		
Past Due Utility		
Credit Card		
TOTAL DEBTS	\$200.00	\$

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 1,120.00

Income (2) \$ 500.00

Income (3) \$ _____

Income (4) \$ _____

**TOTAL MONTHLY
NET (TAKE HOME)**

INCOME \$ 1,620.00

Minus Total

Monthly Spending \$ 755.00

Difference + / - \$ 865.00





Monthly Budget Worksheet—Jenny (Case Study I)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$60.00
Renter's Insurance	
Phone-landline and/or Cell	\$50.00
Gas for Car	\$70.00
Car Insurance Payment	\$60.00
Groceries	\$100.00
Eating Out	\$30.00
"Stuff" for Household & Personal Care	\$50.00
Clothing and Laundry	\$50.00
Doctor co-pays	\$10.00
Prescriptions	\$10.00
Entertainment Hobbies/ Memberships	\$25.00
Pets	
Gifts/Donations	
Other Insurance	
Miscellaneous	
Bus Passes	
Money put into savings	
MONTHLY EXPENSES (total from above)	\$515.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$240.00
= ADD UP TOTAL MONTHLY SPENDING	\$755.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$170.00	\$
Medical Bill		
Past Due Utility		
Credit Card	\$70.00	
TOTAL DEBTS	\$240.00	\$

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 1,123.60

Income (2) \$ 160.00

Income (3) \$ _____

Income (4) \$ _____

**TOTAL MONTHLY
NET (TAKE HOME)**

INCOME \$ 1,283.60

Minus Total

Monthly Spending \$ 755.00

Difference + / - \$ 528.60

