



Case Study

Monthly Budget Worksheet—John (Case Study 3)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$45.00
Renter's Insurance	
Phone-landline and/or Cell	\$35.00
Gas for Car	
Car Insurance Payment	
Groceries	\$150.00
Eating Out	
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Entertainment Hobbies/ Memberships	
Pets	
Gifts/Donations	
Other Insurance	
Miscellaneous	
Bus Passes	\$35.00
Money put into savings	
MONTHLY EXPENSES (total from above)	\$265.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$350.00
= ADD UP TOTAL MONTHLY SPENDING	\$615.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$	\$
Medical Bill		
Past Due Utility		
Credit Card		
Restitution	\$200.00	
Friend Debt	\$150.00	
TOTAL DEBTS	\$350.00	\$

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 1,225.00

Income (2) \$ 160.00

Income (3) \$ _____

Income (4) \$ _____

**TOTAL MONTHLY
NET (TAKE HOME)**

INCOME \$ 1,385.00

Minus Total

Monthly Spending \$ 615.00

Difference + / - \$ 770.00

