Pelican CREDIT UNION

Budget Worksheet

Average Monthly Expenses

Housing:	Rent/Mortgage	
	Heat (Average)*	
	Electric	
	Water	
	Phone	
	Household Expenses	
	Repair/Improvements	
	Home Insurance	
	Internet	
Food:	Groceries	
	Non-Food/Toiletries	
	Mid-Week Shopping	
	Meals Out	
Transport:	Gas/Fares	
	Maintenance	
	Parking/Tickets	
	Car Insurance	
Personal:	Clothing*	
	Medical/Dental*	
	Education*	
	Life Insurance	
	Gifts*	
	Donations*	
	Entertainment**	
	Child Care	
	Vacations*	
	Haircuts/Laundry	
	Pets*	
	Gym/Memberships	
	Other	
	Other	

Expense Subtotal: _____

Savings: (include direct deposits) _____

Monthly Living Expenses: _____

Average Monthly Income

Monthly Take Home Pay _____

Partner's Take Home Pay _____

Other Income _____
(include child support, alimony, Social Security, direct deposits for savings)

Total Monthly Income: _____

Monthly Income _____

Less Monthly Expenses _____

Amount Available for Debt _____

Debt: (i.e. credit cards, car payments, student loans, and purchase financing)

Creditor	Balance	Monthly Payment

Total Debt: _____

Total Monthly Debt Payments: _____
Subtract from Amount Available for Debt (see above)

Remaining Balance: _____

*Take year's estimated total and divide by 12 for monthly expense.
**Entertainment includes: Reading, Cable, Videos, Music, Hobbies, Going Out and Sports