

Wheels for Work—Budget

Client Name(s) _____ Date _____

Monthly Income	How Often Paid	Net Per Check (After Taxes and Deductions)	Monthly Net Income
Salary/Wages-Self			
Salary/Wages-Spouse			
Other Income (Child Support, SSI, SSDI, etc.)			
Total Monthly Net Income:			

Housing	Spending/Month
Rent/Mortgage Payment	
2 nd Mortgage/Home Equity Loan/Lot Rent	
Electricity/Heat (Oil, Gas, LP, Wood)	
Telephone/Cell Phone/Pager	
Cable/Satellite/Internet Service	
Water/Sewer/Trash	
Property Taxes (Monthly—If Not in Mortgage Escrow)	
Homeowners/Renters Insurance (Monthly)	
Home Repair/Maintenance (Monthly)	
Housing Total:	

Transportation—you must budget for monthly maintenance and liability insurance	Spending/ Month
Car Payment of Current Vehicle (not estimated Wheels for Work payment)	
Auto Insurance (Monthly)	
Auto Maintenance/Repair (Monthly)	
Transportation Total:	

Miscellaneous	Spending/ Month
Clothing (Back to School, Special Trips, Uniforms, etc.)	
Insurance (Health, Life)	
Medical Expenses (Co-pays, Deductibles, Chiropractic, Prescriptions)	
Day Care/Preschool/Private School	
Tuition/Supplies/Lessons	
Income Taxes (If Self-Employed)	
Gifts/Birthdays/Holidays	
Vacations/Travel	
Child Support (if not taken out of paycheck)	
Other	
Miscellaneous Total:	

Monthly Flexible Expenses	Spending/ Month
Gasoline (Gas, Ride Share, Taxi, Bus Pass, Parking)	
Food (Groceries, Dining Out, School Lunches, Work Lunches, Convenience Foods)	
Household Supplies (Paper Products, Cleaning Items, Pet Supplies, etc.)	
Laundry (Coin-Operated Machine Expense, Detergent, Fabric Softener, etc.)	
Personal Care (Shampoo, Makeup, Hygiene Products, Lotions, etc.)	
Baby Supplies (Diapers, Wipes, Formula, Baby Food)	
Tobacco (Cigarettes, Chewing, Pipe, Cigars)	
Entertainment (Baby Sitters, Movies, Sports, Books, Hobbies, Magazines, Other)	
Cash & Miscellaneous (Spending money, Allowances, Alcohol, Other)	
Other	
Flexible Expenses Total:	

Creditors—please include all money owed even if you are not currently making payments!	Total Balance	Minimum Monthly Payment
Credit Cards		
Student Loans		
Personal Loans		
Payday/Title/Cash Advance Loans		
Rent-To-Own Payments		
Fines (Speeding tickets, etc.)		
Civil Judgments		
Old Taxes		
Medical Bills		
Miscellaneous		
Other		
	Creditors Total:	

AGENCY USE ONLY BELOW

Client Action Plan/Summary

	Monthly Net Income:	
Expenses		Current Spending/Month
Housing		
Transportation		
Miscellaneous		
Monthly Flexible Expenses:		
Creditors:		
	Total Monthly Expenses:	
	Income – Expenses = Surplus/Deficit	