## A. HOUSEHOLD EXPENSES

| FIXED MONTHLY EXPENSES | PAYMENT |
| :--- | :--- |
| Mortgage |  |
| Second Mortgage |  |
| Gas and Electric |  |
| Water and Sewer |  |
| Car Payment One |  |
| Car Payment Two |  |
| Auto Insurance |  |
| Life Insurance |  |
| Medical Insurance |  |
| Alimony/Child Support |  |
| Alarm System |  |
| Property Taxes/Insurance |  |
| Other/Minimum Credit Card Payments |  |
| Subtotal of FIXED Expenses |  |


| VARIABLE MONTHLY EXPENSES | PAYMENT |
| :--- | :--- |
| Groceries |  |
| Dining Out |  |
| Gas |  |
| Bus/Taxi/Uber/Parking |  |
| Car Repair |  |
| Toiletries/Hair Care |  |
| Medical/Prescription |  |
| Daycare |  |
| Cable TV |  |
| Clothing/Laundry |  |
| Church/Charity |  |
| Entertainment |  |
| Cell Phone |  |
| Other |  |
| Subtotal of VARIABLE Expenses |  |

## B. YOUR MONTHLY INCOME

| BEFORE TAXES | AFTER TAXES |
| :--- | :--- |
|  |  |

## SPOUSE'S INCOME

| BEFORE TAXES | AFTER TAXES |
| :--- | :--- |
|  |  |

## OTHER HOUSEHOLD INCOME

| BEFORE TAXES | AFTER TAXES |
| :--- | :--- |
|  |  |

## C. CREDIT CARD \& OTHER DEBTS

| CREDITOR NAME | MIN. PAYMENT |  |
| :--- | :--- | :--- |
|  | BALANCE |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

## D. SURPLUS/DEFICIT

| Total net monthly household income |  |
| :--- | :--- |
| Subtract total monthly expenses |  |
| Net Disposable Savings |  |

Werner Financial is a registered investment advisor located in the state of Indiana. Securities and investment advisory services offered through Werner Financial, member of FINRA/SIPC.

