

## CURRENT MONTHLY EXPENSES

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Below, list the **average monthly** expenses for your household. If you are married, **and you and your spouse have separate households**, add your spouse’s expenses to the right of your expenses. Just draw a vertical line between your expenses and their expenses. Label your expenses and their expenses. **If you and your spouse live together, just total your expenses and list them together.**

To get an idea of the typical expenses for different household sizes go to this website:

<http://livingwage.mit.edu/>

**Dependents, such as children:**

NAME (Will not be included in the filing.)	AGE	RELATIONSHIP	DO THEY LIVE WITH YOU?
			[ ] Yes [ ] No
			[ ] Yes [ ] No
			[ ] Yes [ ] No

1. Your rent or 1<sup>st</sup> home mortgages payment on your primary residence \$ \_\_\_\_\_
2. Does your payment include real estate property taxes [ ] Yes [ ] No \$ \_\_\_\_\_  
If NO, how much do you pay for them each month
3. Does your payment include homeowners or renters insurance [ ] Yes [ ] No \$ \_\_\_\_\_  
If NO, how much do you pay for them each month
4. Home maintenance, repairs and upkeep expense \$ \_\_\_\_\_
5. Homeowner’s association and condominium association dues \$ \_\_\_\_\_
6. Additional mortgage payments on your residence (2<sup>nd</sup>, 3<sup>rd</sup>, home equity line) \$ \_\_\_\_\_
7. Utilities:
  - a. Electricity, heating, natural gas \$ \_\_\_\_\_
  - b. Water, sewage, garbage collection \$ \_\_\_\_\_
  - c. Telephone, cell phone, Internet, satellite and cable services \$ \_\_\_\_\_
  - d. Other utility bills (Specify the utility: \_\_\_\_\_) \$ \_\_\_\_\_
8. Food and housekeeping supplies \$ \_\_\_\_\_
9. Childcare/daycare and children’s education costs \$ \_\_\_\_\_

**CURRENT MONTHLY EXPENSES CONTINUED**

- 10. Clothing, laundry, and dry cleaning \$ \_\_\_\_\_
- 11. Personal care products and services \$ \_\_\_\_\_
- 12. Medical and dental expenses, do **not** include insurance \$ \_\_\_\_\_
- 13. Transportation including gas, maintenance, bus, train. Do **not** include car payment. \$ \_\_\_\_\_
- 14. Entertainment, clubs, recreation, newspaper, magazines and books \$ \_\_\_\_\_
- 15. Charitable contributions or religious donations \$ \_\_\_\_\_
- 16. Insurance **not** deducted from your paycheck (List each one individually):
  - a. Life insurance \$ \_\_\_\_\_
  - b. Health insurance \$ \_\_\_\_\_
  - c. Auto insurance \$ \_\_\_\_\_
  - d. Other insurance, Specify: \_\_\_\_\_ \$ \_\_\_\_\_
- 17. Taxes not deducted from your paycheck
  - a) How much do you pay each year for vehicle taxes? \$ \_\_\_\_\_
  - b) IRS back taxes \$ \_\_\_\_\_
  - c) State back taxes \$ \_\_\_\_\_
  - d) Other, Specify: \_\_\_\_\_ \$ \_\_\_\_\_
- 18. Installment OR lease payments
  - a) Auto payment or lease for Vehicle One \$ \_\_\_\_\_
  - b) Auto payment or lease for Vehicle Two \$ \_\_\_\_\_
  - c) Other, e.g. furniture, computer, etc. Specify \_\_\_\_\_ \$ \_\_\_\_\_
  - d) Other, e.g. furniture, computer, etc. Specify \_\_\_\_\_ \$ \_\_\_\_\_
- 19. Alimony and support for others, **not including children**, not deducted from check \$ \_\_\_\_\_
- 20. Child support payments (for a child not permanently living with you) \$ \_\_\_\_\_

**IMPORTANT: If you are behind on your child support payments, it MUST be listed on page 30. This is required to be included in your bankruptcy. You must also stay current on all future child support payments or risk having your bankruptcy dismissed.**

- 21. Other real property expenses not included in your primary expenses on line 1-6, e.g. rental properties
  - a) Mortgages on other property \$ \_\_\_\_\_
  - b) Real estate taxes \$ \_\_\_\_\_
  - c) Property, homeowner's or renter's insurance \$ \_\_\_\_\_
  - d) Maintenance, repair and upkeep expenses \$ \_\_\_\_\_
  - e) Homeowner's association and condominium dues \$ \_\_\_\_\_
- 22. Other expenses not listed above, e.g., pet expenses, student loans, etc. (**not business expenses**)
  - a) Other, Specify \_\_\_\_\_ \$ \_\_\_\_\_

b) Other, Specify \_\_\_\_\_

\$ \_\_\_\_\_

c) Other, Specify \_\_\_\_\_

\$ \_\_\_\_\_

23. Do your expenses include expenses of people other than yourself and your dependents? [ ] Yes [ ] No

If Yes, Explain \_\_\_\_\_

24. Do you expect an out of the ordinary increase or decrease in your expenses within the year after you file your bankruptcy? [ ] No [ ] Yes, Explain \_\_\_\_\_

For example, will you pay your car off or is your mortgage expected to increase or decrease due to a modification of the mortgage loan.

25. **IMPORTANT** – Below, list any and all other regular monthly expenses that you or your spouse (**EVEN IF NOT FILING TOGETHER**) have. It is important to provide these monthly expenses to accurately reflect your monthly budget.

**\*\*\*IMPORTANT\*\*\***

**The information on the following pages (Statement of Financial Affairs) is extremely important. You are required by federal law to provide this information. If something does not apply simply put a “N/A” in the box. However, we need all of the requested information. This will be one of the first places we look when you turn in the paperwork to ensure it has been fully and completely filled out.**