

The Bankruptcy Budget Cheat sheet

Income:

(all sources like overtime, 2nd job, rental income)

Expenses:

(start with current expenses and then try to switch to the bankruptcy budget)

Rent/Mortgage:

Utilities:

Water

Electricity

Gas

Landline

Cell phone

Sewer

Trash

Home Maintenance:

Food:

Clothing:

Laundry/Dry Cleaning:

Medical/Dental:

Transportation:

Recreation:

Cable

Subscription (Netflix, Hulu, etc)

Internet (not bundled)

Magazines/newspapers

Other

Insurance:

Health

Auto

Life

Taxes:

Not deducted from wages-1099

Self-Employment-own business

Installments (not credit cards):

Car payments

Furniture or other

Alimony/Child Support:

Support Others:

College Adult

Older Parent/Relative

Miscellaneous:

Personal use products

Total Income

minus

Total Expense

Equals

***If Money left:**

Subtract minimum payments for CCs

Card 1

Card 2

Card 3

Card 4

Card 5

Card 6

Card 7

Card 8

Total Minimum Payments:

***If Money left after CCs:**

Consider saving for a rainy day, retirement or that vacation!

Additional Notes: