Item	Monthly Total	Payoff Total	Behind? How far?
GIVING			
SAVING			
HOUSING			
Mortgage/Rent			
Second Mortgage			
Insurance			
Repairs, etc.			
UTILITIES			
Electricity			
Water			
Gas			
Phone			
Trash			
Cable			
FOOD			
Groceries			
Restaurants			
TRANSPORTATION			
Car Payment #1			
Car Payment #2			
Gas and Oil			
Repairs and Tires			
Car Insurance			
CLOTHING			
PERSONAL			
Disability Insurance			
Health Insurance			
Life Insurance			
Child Care			
Entertainment			
OTHER/MISC			
TOTAL MONTHLY NECESSITIES			

Consumer Debt (list smallest to largest)

Creditor	Payoff
Total:	