

# Ten Steps to Financial Stability

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## **MORTGAGE REDUCTION MONTHLY BUDGET WORKSHEET**

### HOUSING

First Mortgage \_\_\_\_\_

Second Mortgage \_\_\_\_\_

Rent \_\_\_\_\_

### UTILITIES

Electricity \_\_\_\_\_

Water \_\_\_\_\_

Gas \_\_\_\_\_

Phone \_\_\_\_\_

Cable \_\_\_\_\_

Internet \_\_\_\_\_

Trash \_\_\_\_\_

### FOOD

Groceries \_\_\_\_\_

Dining \_\_\_\_\_

### VEHICLES

Car Payment \_\_\_\_\_

Car Payment \_\_\_\_\_

Gas \_\_\_\_\_

Maintenance \_\_\_\_\_

Insurance \_\_\_\_\_

### CLOTHING \_\_\_\_\_

### INSURANCE

Disability \_\_\_\_\_

Life \_\_\_\_\_

Health \_\_\_\_\_

CHILD/ELDERLY CARE \_\_\_\_\_

RETIREMENT \_\_\_\_\_

SAVINGS \_\_\_\_\_

ENTERTAINMENT \_\_\_\_\_

OTHER \_\_\_\_\_

TOTAL MONTHLY EXPENSES \_\_\_\_\_

MONTHLY INCOME \_\_\_\_\_

INCOME - EXPENSES = \_\_\_\_\_