

ADVANTAGE

FEDERAL CREDIT UNION

1. Monthly Net Income (take home)	
Wage Earnings	\$ _____
Other's Earnings	_____
Support (spouse/child)	_____
Other Income	_____
Total Monthly Net Income	
After Deductions	\$ _____ (1)

2. Monthly Prior Expenses	
Gas & Electric	\$ _____
Haircare/Grooming	_____
House Maintenance	_____
Telephone	_____
Cell Phone	_____
Internet	_____
Water/Sewage	_____
Trash Pickup	_____
Cable TV	_____
Vacation	_____
Groceries	_____
Meals Out	_____
School Lunch Money	_____
Child Care/Sitters	_____
Child Support Expense	_____
Doctor	_____
Dentist	_____
Prescription Drugs	_____
Cars-Gasoline	_____
Cars-Repairs/Maint.	_____
Insurance (Car)	_____ (S)*
Insurance (Homeowner/Rental)	_____ (S)*
Insurance (Medical)	_____
Insurance (Life)	_____
Insurance (Other)	_____
Education (Tuition/Supplies)	_____
Clothing	_____
Laundry/Dry Cleaning	_____
Pet Care/Food, Vet	_____
Tobacco	_____
Church	_____
Gifts/Charities	_____
Entertainment	_____
Miscellaneous	_____
Subscriptions	_____
Savings (Christmas)	_____ (S)*
Savings (Other)	_____ (S)*
Total Priority Expenses	\$ _____ (2)

3. Outstanding Debt				
Debt	**APR	Monthly Payment	Outstanding Balance	Current (Y/N)
Mortgage/Rent				
_____	_____	_____	_____	_____
Property Tax (If not in Mortg. Pymt)				
_____	_____	_____	_____	_____
Vehicle Loan(s)				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Other Loans				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Credit Cards				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Total Monthly Payments		\$ _____		(3)

4. Management Plan Summary		
Monthly Net Income	\$ _____	(1)
Total Priority Expense (subtract from 1)		(2)
Money available for debt payment	= _____	
Total Monthly Payments Required (subtract)		(3)
If a Minus Number, bracket the figure []	= _____	

*(S) Save money in a special savings account for these items.

** Annual Percentage Rate