Credit Counselling of Regional Niagara

Name:	Case:
Initial Date:	Revised:
Counsellor:	Copy Rec'd:

MONTHLY EXPENSES

	CURRENT	REVISED
TOTAL FORWARD		

HOUSING EXPENSES	CURRENT	REVISED
First Mortgage PI PIT		
Second Mortgage		
Property Taxes		
House Insurance		
Rent/Condo Fees		
Telephone		
Hydro		
Water		
Heat-G, O, W, E,		
Cellphone/Pager		
Internet Fees		
TV Cable/Rental		
Mtce. Contracts		
Mtce. Imm Needs		

WORK EXPENSES		
Transit - Applicant		
Transit - Spouse		
APP Lunches/Breaks		
SP Lunches/Breaks		
Daycare		
Licenses		
Tools/Clothing		
SUB-TOTAL		

COMMENTS:

LIVING EXPENSES		
Food		
Travel/Transit		
Clothing		
Alimony & Support		
Auto License/Mtce		
Insurance - Auto		
Insurance - Life		
Insurance - Medical		
Vitamins		
Prescription Drugs		
Dental		
Bank Charges		
Laundry/DryCleaning		
Car Lease		
Chiropractor		

PERSONAL EXPENSES		
Tobacco		
Alcohol/Beverages		
Entertainment		
Gambling		
Babysitter		
Personal Grooming		
Haircuts		
Recreation		
Newspaper/Magazines		
Gifts		
Church/Donations		
Allowances		
Pet Supplies		
School Expense		
Children's Activities		

TOTAL EXPENSES		
DEBT PAYMENTS		
CCS PAYMENT		
TOTAL		

NET INCOME		
LESS EXPENSES		
FUNDS AVAILABLE		