

**Goodwill Industries Manasota, Inc.**  
**Loss Mitigation and Foreclosure Prevention**  
**Monthly Spending Worksheet**

Monthly Expense	Amount Spent
<b>Fixed Expenses</b>	
<b>Housing</b>	
Rent or Mortgage	
Heating ( <i>gas or oil</i> )	
Electricity	
Telephones ( <i>land lines and cell phones</i> )	
Other:	
<b>Transportation</b>	
Gas	
Car Payment	
Public Transportation or Taxi	
Parking and Tolls	
Other:	
<b>Insurance</b>	
Health ( <i>medical and dental, if not payroll deducted</i> )	
Life	
Disability	
Other:	
<b>Childcare</b>	
Childcare or Babysitters	
Child Support or Alimony	
Other:	
<b>Fixed Expenses Subtotal</b>	
<b>Periodic Fixed Expenses (Divide annual payment by 12)</b>	
<b>Housing</b>	
Renters or Homeowners Insurance ( <i>if not included in mortgage</i> )	
Water or sewage	
Trash service	
Other:	

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<b>Transportation</b>	
Car Insurance	
Car Inspection	
Car Repairs and Maintenance	
License Plates and Registration Fees	
Other:	
<b>Periodic Fixed Expenses Subtotal</b>	
<b>Flexible Expenses</b>	
<b>Food</b>	
Groceries	
School Lunches	
Work-Related ( <i>lunches and snacks</i> )	
Other:	
<b>Housing</b>	
Home Maintenance and Furnishings	
Cleaning Supplies	
Lawn Care	
Other:	
<b>Medical</b>	
Doctor	
Dentist	
Prescriptions	
Other:	
<b>Savings</b>	
Emergency Fund	
Down Payment Fund	
Other:	
<b>Clothing</b>	
Clothing	
Laundry and Dry Cleaning	
Other:	

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Monthly Expense	Amount Spent
<b>Education</b>	
Tuition	
Books, Papers and Supplies	
Newspapers and Magazines	
Lessons ( <i>sports, dance and music</i> )	
Other:	
<b>Donations</b>	
Religious or Charity	
Other ( <i>if not payroll deducted</i> ):	
<b>Gifts</b>	
Birthdays	
Major Holidays	
Other:	
<b>Personal</b>	
Barber or Beauty Shop	
Toiletries	
Children's Allowances	
Tobacco Products	
Beer, Wine, Liquor	
Other:	
<b>Entertainment</b>	
Movies, Sporting Events, Concerts, Theater, Etc.	
Video Rentals	
Internet Service	
Cable/ Satellite TV	
Restaurants and Take-Out Meals	
Gambling and Lottery Tickets	
Fitness or Social Clubs	
Vacations/ Trips	
Hobbies or Crafts	
Other:	

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Monthly Expense	Amount Spent
<b>Miscellaneous</b>	
Checking Account Fees, Money Order Fees, Etc.	
Pet Care or Supplies	
Postage	
Pictures and Photo Processing	
"Mad" Money	
Other:	
<b>Flexible Expenses Subtotal</b>	
<b>Indebtedness Expenses</b>	
<b>Debts</b>	
Student Loan	
Credit Card <i>(monthly minimum*)</i>	
Credit Card <i>(monthly minimum*)</i>	
Credit Card <i>(monthly minimum*)</i>	
Medical Bills	
Personal Loan	
Other:	
<b>Indebtedness Expenses Subtotal</b>	
<b>Total Monthly Expenses</b> <b>(fixed + periodic fixed + flexible + indebtedness)</b>	
<b>Income</b>	
<b>Total Monthly Net Income - Applicant</b>	
<b>Total Monthly Net Income - Co-Applicant</b>	
<b>Social Security Benefits</b>	
<b>Child Support</b>	
<b>Other:</b>	
<b>Additional Savings</b>	
<b>Amount Left Over for Savings</b> <b>(total monthly net income - total monthly expenses)</b>	

Source: CreditSmart by Freddie Mac