

PERSONAL EXPENSE PLANNER

CATEGORY	AMOUNT PER MONTH
HOME:	
Mortgage or Rent	
Homeowners/Renters Insurance	
Property Taxes	
Home Repairs/Maintenance/HOA Dues	
Home Improvements	
UTILITIES (water, electric, phone)	
FOOD (groceries, eating out)	
FAMILY OBLIGATIONS (child support, day care)	
HEALTH AND MEDICAL	
TRANSPORTATION:	
Car Payments	
Gasoline/Oil	
Auto Repairs/Maintenance/Fees	
Auto Insurance	
Other (tolls, bus, subway, taxi)	
DEBT PAYMENTS:	
Credit Card #1	
Credit Cards #2	
Credit Cards #3	
Student Loans	
All other Loans	
ENTERTAINMENT/RECREATION	
CLOTHING	
MISCELLANEOUS	
Total Estimated Expenses	


Lower My Payment Challenge

- 1 Estimate your expenses
- 2 Call to review your results with us
- 3 Challenge us to consolidate your debt and lower your payments by hundreds every month

There's no obligation, so call: **1-866-436-0620**