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**FIGURE 4 - 2. Family monthly budget schedule.**

	January	February	March	April
<b>INCOME DESCRIPTION</b>				
Wages (take-home)-partner 1	\$0	\$0	\$0	\$0
Wages (take-home)-partner 2	\$0	\$0	\$0	\$0
Interest and dividends	\$0	\$0	\$0	\$0
Miscellaneous	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
<b>TOTAL INCOME</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>EXPENSE DESCRIPTION</b>				
<b>Housing</b>				
Mortgage payment	\$0	\$0	\$0	\$0
rent	\$0	\$0	\$0	\$0
Home repairs	\$0	\$0	\$0	\$0
Insurance	\$0	\$0	\$0	\$0
<b>Utilities</b>				
Electricity	\$0	\$0	\$0	\$0
Gas company	\$0	\$0	\$0	\$0
Telephone bill	\$0	\$0	\$0	\$0
Water	\$0	\$0	\$0	\$0
Cell phone	\$0	\$0	\$0	\$0
<b>Transportation</b>				
Auto insurance	\$0	\$0	\$0	\$0
Auto payment	\$0	\$0	\$0	\$0
Gasoline	\$0	\$0	\$0	\$0
Auto maintenance	\$0	\$0	\$0	\$0
<b>Food</b>				
Groceries	\$0	\$0	\$0	\$0
Necessary outside meals	\$0	\$0	\$0	\$0
<b>Household</b>				
Cleaning expenses	\$0	\$0	\$0	\$0
Other upkeep	\$0	\$0	\$0	\$0
<b>Personal Care</b>				
Beauty shop and barber	\$0	\$0	\$0	\$0
Clothing	\$0	\$0	\$0	\$0
Laundry and dry cleaning	\$0	\$0	\$0	\$0

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Children				
Tuition	\$0	\$0	\$0	\$0
Child care	\$0	\$0	\$0	\$0
School supplies	\$0	\$0	\$0	\$0
Entertainment and recreation				
Cable television	\$0	\$0	\$0	\$0
Internet access	\$0	\$0	\$0	\$0
Club dues	\$0	\$0	\$0	\$0
Subscriptions	\$0	\$0	\$0	\$0
Movie rentals	\$0	\$0	\$0	\$0
Games	\$0	\$0	\$0	\$0
Activities	\$0	\$0	\$0	\$0
Restaurants	\$0	\$0	\$0	\$0
Vacations	\$0	\$0	\$0	\$0
Health				
Health Insurance	\$0	\$0	\$0	\$0
Life Insurance	\$0	\$0	\$0	\$0
Medical and dental out-of-pocket	\$0	\$0	\$0	\$0
Charity	\$0	\$0	\$0	\$0
Gifts	\$0	\$0	\$0	\$0
Debt payments	\$0	\$0	\$0	\$0
Home equity	\$0	\$0	\$0	\$0
Credit card payments	\$0	\$0	\$0	\$0
Other debt payments	\$0	\$0	\$0	\$0
Miscellaneous	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
<b>TOTAL EXPENSES</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>CASH (SHORT) EXTRA</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

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