

# PREPARATION FOR YOUR BUDGET MEETING WITH NC HOMEOWNERSHIP CENTER

In preparation of your budget meeting with our offices, we would like for you to take the opportunity to answer the following questions. Sections 1 through 4 should be simple questions that should require little thought since there should be regular figures. Sections 5 through 7 will require some thought and collaboration among the members of your household. View [www.afreshnewstart.com/budgetpreparation](http://www.afreshnewstart.com/budgetpreparation)\* to view video.



[www.afreshnewstart.com](http://www.afreshnewstart.com)

\*Video will explain how to complete the form

Today's Date:

ENTER THE NAME OF PERSON #1

ENTER THE NAME OF PERSON #2

1) At the current time, how much do you have currently have in your emergency fund/savings?

2) How often is person #1 paid?

When was the last time person #1 was paid? (Please give exact date)

What is the amount paid per pay period? (Enter typical paycheck scenario)

How often is person #2 paid?

When was the last time person #2 was paid? (Please give exact date)

What is the amount paid per pay period? (Enter typical paycheck scenario)

3) If you receive social security income, disability income, income for the child such as child support or assistance, please list who gets the payment and when do you receive the payment.

## MISCELLANEOUS INCOME

TYPE OF INCOME (Part-Time, Child Support, SSI, Disability, etc.)	WHO GETS INCOME (Name of Person in Household)	AMOUNT OF INCOME	WHAT DAY(S) IS IT PAID EACH MONTH?
a.			
b.			
c.			
d.			
e.			

Please list the different bank accounts that you currently have in good standing. If you do not have any accounts, leave them blank.

TYPE OF BANK ACCOUNT (Checking, Savings, Etc.)	WHOSE ACCOUNT IS IT (Person #1 or #2 or joint)	NAME OF BANKING INSTITUTION	Below type or write the income listed above that goes into the account. For example write 'job' if your paycheck is deposited into the account you list

4) On what day of the month are the following utilities and/loans due?

*(If Person #2 has the same type of utility bill but is due on a different date, please use the miscellaneous expenses sections to add those specific bills. For more prevalent bills such as mobile phones and car payments, we have added additional sections)*

UTILITY/LOAN OBLIGATION	DUE DATE	AMOUNT*	PAID THIS MONTH? Y or N		
RENTAL PAYMENT					
ELECTRICITY					
GAS (if applicable)					
WATER					
INTERNET/PHONE/CABLE (if bundled)					
INTERNET (individual)					
HOME PHONE (individual)					
CABLE/DIRECTV/DISH (individual)					
SECURITY SYSTEM					
MOBILE PHONE #1					
MOBILE PHONE #2					
MOBILE PHONE #3					
RENTER'S INSURANCE					
REGULAR TITHING/OFFERINGS/CHARITY*				<i>*For those that tithe every week please type in 'weekly' under due date and enter in the weekly amount that you pay. If you pay it monthly then simply enter as you have in previous entries</i>	
LANDSCAPING					
CAR PAYMENT #1					
CAR PAYMENT #2					
CAR PAYMENT #3					
CAR INSURANCE					
CHILD CARE/AFTERSCHOOL*				<i>*If you pay childcare or afterschool every week please type in 'weekly' under due date and enter in the weekly amount you pay for all of your children if applicable</i>	
VIDEO/DVD/REDBOX/NETFLIX					
GYM MEMBERSHIP					
HEALTH INSURANCE (if not deducted from paycheck)					
PRESCRIPTIONS AND MEDICATIONS					
LIFE INSURANCE (if not deducted from paycheck)					
CREDIT CARD/LOAN #1				Enter the name of the institution:	
CREDIT CARD/LOAN #2				Enter the name of the institution:	
CREDIT CARD/LOAN #3				Enter the name of the institution:	

CREDIT CARD/LOAN #4				Enter the name of the institution:	
CREDIT CARD/LOAN #5				Enter the name of the institution:	
CREDIT CARD/LOAN #6				Enter the name of the institution:	
CREDIT CARD/LOAN #7				Enter the name of the institution:	
CREDIT CARD/LOAN #8				Enter the name of the institution:	
CREDIT CARD/LOAN #9				Enter the name of the institution:	
CREDIT CARD/LOAN #10				Enter the name of the institution:	
MISCELLANEOUS EXPENSE #1				List Name of Expense to the right	
MISCELLANEOUS EXPENSE #2				List Name of Expense to the right	
MISCELLANEOUS EXPENSE #3				List Name of Expense to the right	
MISCELLANEOUS EXPENSE #4				List Name of Expense to the right	
MISCELLANEOUS EXPENSE #5				List Name of Expense to the right	
MISCELLANEOUS EXPENSE #6				List Name of Expense to the right	

5) The following questions should be answered based on what you think you should be spending each month. Please answer very honestly as it will help us create your budget and design your spending plan.

a. How much can your household commit to spend each month on groceries with own funds?

(If you have food stamps or get assistance please do not include those funds)

b. How much can your household commit to spend on dining out each month? (This includes

fast food, food during lunches, convenience store, etc...)\* **(Review your past 2 bank/credit card statements and circle all the times you ate out. This should give you an idea of what you are currently spending)**

c. How much money do you spend each month on gas for your car? (Person #1)

d. How much money does Person #2 spend each month on gas for your car?

e. How much does your household spend cigarettes and alcohol each month?

f. How much does your household spend at salon/barbers/manicure/pedicure/etc.

g. How much money does your household give to your children/friends/relatives each month?

6) The following questions are related to **entertainment** related expenses that you may be currently spending each month.

Please answer these questions based on what you feel you should be spending each month.

a. How much does your household spend each month going to movies/concerts/clubs/bar/etc

b. Entertainment misc #1



c. Entertainment misc #2



d. Entertainment misc #3



7) The following questions are related to expenses that may not be regular monthly expenses but expenses that you do spend s times.

a. How much does your household spend each year on clothes?

b. How much does your household spend each year on holiday/birthday/christmas/vacations/misc

**\*Upon completion, please email this form to [budget@readyforahome.com](mailto:budget@readyforahome.com) or fax to 336-232-1668**

