

INCOME AND EXPENSE WORKSHEET

MONTHLY

ANNUALLY

SOURCES OF INCOME

Salary & Earned Income	\$ _____	\$ _____
Pension	\$ _____	\$ _____
Social Security	\$ _____	\$ _____
Rental Income	\$ _____	\$ _____
Dividends, Interest, CapGain	\$ _____	\$ _____
Other:	\$ _____	\$ _____

TOTAL INCOME \$

LIABILITIES

Mortgage Payment or Rent	\$ _____	\$ _____
Home Equity Loan Payment	\$ _____	\$ _____
Automobile Loans(s)	\$ _____	\$ _____
Credit Card Payments	\$ _____	\$ _____
Other:	\$ _____	\$ _____

TOTAL LIABILITIES \$

TAXES

Federal Income Taxes	\$ _____	\$ _____
State & Intangible Taxes	\$ _____	\$ _____
Local & Other Property Taxes	\$ _____	\$ _____
FICA & Medicare Withholding	\$ _____	\$ _____
Other:	\$ _____	\$ _____

TOTAL TAXES \$

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INSURANCE

Life (premium payments)	\$ _____	\$ _____
Health & Dental	\$ _____	\$ _____
Disability	\$ _____	\$ _____
Auto	\$ _____	\$ _____
Homeowners	\$ _____	\$ _____
Other:	\$ _____	\$ _____

TOTAL INSURANCE \$

TRANSPORTATION

Gas	\$ _____	\$ _____
Maintenance & Repair	\$ _____	\$ _____
License, Registration	\$ _____	\$ _____
Public Transportation	\$ _____	\$ _____
Other:	\$ _____	\$ _____

TOTAL TRANSPORTATION \$

CONTRIBUTIONS

Religious	\$ _____	\$ _____
Charitable	\$ _____	\$ _____

TOTAL CONTRIBUTIONS \$

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HOUSEHOLD EXPENSES

Groceries _____	\$ _____	\$ _____
Clothing _____	\$ _____	\$ _____
Doctor & Dentist _____	\$ _____	\$ _____
Prescription Drugs _____	\$ _____	\$ _____
Personal Care _____	\$ _____	\$ _____
Electricity/Gas _____	\$ _____	\$ _____
Phone/Internet _____	\$ _____	\$ _____
Cable/Satellite _____	\$ _____	\$ _____
Water/Water Conditioners _____	\$ _____	\$ _____
Garbage _____	\$ _____	\$ _____
Pest Control _____	\$ _____	\$ _____
Home Maintenance & Repair _____	\$ _____	\$ _____
Pool Maintenance & Repair _____	\$ _____	\$ _____
Security Systems _____	\$ _____	\$ _____
Home Furnishings _____	\$ _____	\$ _____
Dining Out _____	\$ _____	\$ _____
Recreation, Entertain, Hobbies _____	\$ _____	\$ _____
Education Expenses _____	\$ _____	\$ _____
Daycare _____	\$ _____	\$ _____
Veterinarian & Pet Care _____	\$ _____	\$ _____
Book, Magazines, Other _____	\$ _____	\$ _____
Club or Membership Dues _____	\$ _____	\$ _____
Vacation & Travel _____	\$ _____	\$ _____
Gifts _____	\$ _____	\$ _____
Professional Fees _____	\$ _____	\$ _____
Others: _____	\$ _____	\$ _____

TOTAL HOUSEHOLD EXPENSES \$

ANNUAL SUMMARY TOTAL INCOME \$

ANNUAL SUMMARY TOTAL EXPENSES (-) \$

DISCRETIONARY INCOME = \$