

# INCOME / EXPENSE WORKSHEET

**INSTRUCTIONS:** Please complete this worksheet so your Credit Coach can give you recommendations based on HUD guidelines. Look at your latest bank and credit card statements, and write in your monthly expenses for each line item. If you use cash to pay for items, think about how much you have spent and write it in the corresponding line item.

A few questions first...	
Do you own a home?	___Yes ___No
Do you rent a home?	___Yes ___No
Do you have children?	___Yes ___No
Income	Amount
Gross Monthly Income	\$
Federal Income Tax	-\$
State Income Tax	-\$
Savings Plans	\$
Others (include alimony, investment income, rental, etc.)	\$
<b>Net Income</b>	<b>\$</b>
Housing	Monthly Expense
Rent	\$
Mortgage Principal (if you currently have a mortgage)	\$
Mortgage Interest (if you currently have a mortgage)	\$
Taxes (if you currently have a mortgage)	\$
Homeowner's Insurance (or Renter's Insurance if you rent)	\$
Maintenance	\$
Warranty	\$

Association Dues	\$
<b>Total Housing Expenses</b>	<b>\$</b>
<b>Utilities</b>	<b>Monthly Expense</b>
Electric	\$
Gas	\$
Water	\$
Trash	\$
Internet	\$
Cable or streaming services	\$
Home Phone	\$
Mobile Phone	\$
Lawn and Pool	\$
Other	\$
<b>Total Utilities</b>	<b>\$</b>
<b>Children</b>	<b>Monthly Expense</b>
Childcare	\$
Babysitter	\$
Extracurricular Activities	\$
Other	\$
<b>Total Children Expenses</b>	<b>\$</b>
<b>Savings / Debt</b>	<b>Monthly</b>
Savings	\$
Donations	\$
Credit Card Payments	\$
Student Loans	\$
Vehicle Loans	\$

Personal Loans	\$
Other Debts	\$
<b>Total Savings / Debt</b>	<b>\$</b>
<b>Living</b>	<b>Monthly Expense</b>
Dining Out	\$
Dry Cleaning	\$
Hair and Makeup	\$
Clothing	\$
Pets	\$
Other	\$
<b>Total Living Expenses</b>	<b>\$</b>
<b>Medical</b>	<b>Monthly Expense</b>
Doctor / Dentist Visits	\$
Medical Insurance	\$
Prescriptions	\$
Other	\$
<b>Total Medical Expenses</b>	<b>\$</b>
<b>Recreation</b>	<b>Monthly Expense</b>
Entertainment	\$
Cigarettes / Cigars	\$
Alcohol	\$
Gambling	\$
Other	\$
<b>Total Recreation Expenses</b>	<b>\$</b>
<b>Work &amp; School</b>	<b>Monthly Expense</b>
Tuition	\$

Books / Supplies	\$
Other	\$
<b>Total Work / School Expenses</b>	<b>\$</b>
<b>Transportation</b>	<b>Monthly Expense</b>
Vehicle Payment 1	\$
Vehicle Payment 2	\$
Gas / Fuel	\$
Parking	\$
Auto Insurance	\$
Vehicle Registration / Taxes / Fees	\$
Auto Maintenance / Service / Repairs	\$
Public Transportation	\$
Other	\$
<b>Total Transportation Expenses</b>	<b>\$</b>