

**Monthly Expenses Worksheet (Please fill in the yellow areas)**

**Client's Names:**

**Date:**

**MONTHLY INCOME:**

<b>Applicant's Income</b>	
Monthly Net (Take Home) Pay	\$
SS Income	\$
Pension	\$
Other Income/Child Support	\$
<b>Total</b>	

<b>Co-Applicant's Income</b>	
Monthly Net (Take Home) Pay	\$
SS Income	\$
Pension	\$
Other Income	\$
<b>Total</b>	

**Total Household Income:**

**HOUSEHOLD MONTHLY LIVING EXPENSES**

<b>Housing:</b>	
Rent OR Mortgage	\$
2nd Mortgage/Equity Line/Storage	\$
Property Tax	\$
Renters/Homeowners Insurance	\$
Heat (gas, oil, or wood)	\$
Electricity	\$
Water/Sewer/Trash	\$
Telephone (Landline/Cell)	\$
Home Maintenance & Furnishings	\$
Cleaning Supplies/Paper Products	\$
Lawn Care/Snow Removal	\$
<b>Total</b>	

<b>Education:</b>	
School Fees/Tuition	\$
School Supplies/Field Trips	\$
Newspapers/Magazines/Books	\$
Lessons (sports/dance/music)	\$
<b>Total</b>	

<b>Gifts &amp; Holiday Costs:</b>	
Gifts and Cards	\$
Holidays	\$
<b>Total</b>	

<b>Personal:</b>	
Barber/Beauty Shop	\$
Toiletries/Personal Care/Diapers and Supplies	\$
Allowances/Spending Money	\$
Tobacco/Cigarettes	\$
Alcohol	\$
<b>Total</b>	

<b>Transportation:</b>	
Gas	\$
Car Payment 1	\$
Car Payment 2	\$
Car Insurance	\$
Car Repairs/Maintenance	\$
License/Registration	\$
Public Transportation (Bus/Taxi)	\$
Parking/Car Wash	\$
<b>Total</b>	

<b>Food:</b>	
Groceries	\$
School Lunches	\$
Work-related (lunches/snacks)	\$
<b>Total</b>	

<b>Insurance:</b>	
Health (Medical/Dental, if not payroll-deducted)	\$
Life	\$
Disability/LTC	\$
<b>Total</b>	

<b>Medical:</b>	
Doctor (copays, deductible)	\$
Dentist/Orthodontist	\$
Prescriptions /OTC medications	\$
<b>Total</b>	

<b>Childcare:</b>	
Child Care or Babysitting	\$
Child Support or Alimony	\$
<b>Total</b>	

<b>Clothing:</b>	
Clothing/shoes, boots, accessories	\$
Laundry/Dry Cleaning	\$
<b>Total</b>	

<b>Donations:</b>	
Religious, Charity, Fundraisers	\$
<b>Total</b>	

<b>Total Expenses:</b>	
<b>Net Income:</b>	
<b>Debt Payments:</b>	
<b>Housing Expenses:</b>	
<b>Discretionary Income:</b>	

<b>Entertainment:</b>	
Movies/Sporting Events/Concerts Etc.	\$
Video (Rentals, Netflix, Hulu)	\$
Internet Service	\$
Cable/Satellite TV	\$
Eating Out (restaurants/fast food)	\$
Gambling/Lottery/Football Pools	\$
Health Club	\$
Vacations/Short Trips	\$
Hobbies/Crafts	\$
<b>Total</b>	

<b>Miscellaneous:</b>	
Checking Account/ Money Order Fees	\$
Pet Supplies/Vet fees	\$
Postage	\$
School Pictures/Photo Development	\$
Do you support anyone else?	\$
<b>Total</b>	

<b>Debts:</b>	
Student Loan	\$
Credit Card (Monthly Minimum)	\$
Credit Card (Monthly Minimum)	\$
Credit Card (Monthly Minimum)	\$
Personal Loan	\$
<b>Total</b>	

<b>Other:</b>	
Savings	\$
Tax Preparation	\$
Other	\$
<b>Total</b>	