

## Income and Expenses Worksheet

### 1. Monthly Income

Wages, salaries, tips \_\_\_\_\_  
Interest \_\_\_\_\_  
Dividends \_\_\_\_\_  
Other income \_\_\_\_\_  
  
Total Monthly Income \_\_\_\_\_

### 2. Monthly Expenses

Mortgage/rent \_\_\_\_\_  
Auto loans \_\_\_\_\_  
Student loans \_\_\_\_\_  
Other loans \_\_\_\_\_  
Credit card payments \_\_\_\_\_  
Taxes \_\_\_\_\_  
Groceries/Food \_\_\_\_\_  
Utilities \_\_\_\_\_ (Electricity, water, natural gas, phones, fuel oil, etc.)  
Life Insurance \_\_\_\_\_  
Health Insurance \_\_\_\_\_  
Auto Insurance \_\_\_\_\_  
Auto expenses \_\_\_\_\_ (gas, repairs, etc.)  
Other transportation \_\_\_\_\_ (tolls, fares)  
Medical expenses \_\_\_\_\_ (co-pays, deductibles, anything not covered by insurance)  
Child care \_\_\_\_\_  
Alimony \_\_\_\_\_  
Child support \_\_\_\_\_  
Education \_\_\_\_\_  
Clothing \_\_\_\_\_  
Recreation \_\_\_\_\_  
Entertainment \_\_\_\_\_  
Health/Fitness Club \_\_\_\_\_ (gym)  
Meals out \_\_\_\_\_  
Vacations \_\_\_\_\_  
Charity \_\_\_\_\_  
Retirement \_\_\_\_\_  
Other living expenses \_\_\_\_\_ (toiletries, cleaning supplies, etc.)  
Miscellaneous \_\_\_\_\_ (anything else not accounted for)  
  
Total Monthly Expenses \_\_\_\_\_

Now subtract this figure from your monthly income: \_\_\_\_\_