

# Income & Expenses Worksheet

NAME(S): \_\_\_\_\_

DATE: \_\_\_\_\_

	Monthly	Annual
<b>Income</b>		
Salary (gross)		
Bonus		
Interest		
Proceeds from securities sales		
Rental income (net)		
Trust income		
Social security		
Pension		
Alimony		
Child support		
Unemployment		
Disability		
Other		
<b>Total Income</b>		

	Monthly	Annual
<b>Housing</b>		
Mortgage		
2nd mortgage/home equity loan		
Rental income (net)		
Real estate taxes		
Homeowners insurance		
Homeowner/condo dues		
Gas		
Electric		
Sewer/water		
Phone (home, cell, pager)		
Cable/satellite		
Internet		
Garbage pick-up		
Water softener/purifier		
Maid service		
Home repairs		
Improvements		
Snow removal		
Landscaping		
Pest control		
Tools/equipment		
Equipment repair/maintenance		
<b>Total Housing</b>		

	Monthly	Annual
<b>Education &amp; Self Improvement</b>		
Self-improvement classes		
Music lessons, classes		
Health club		
<b>Total Education &amp; Self Imp.</b>		

	Monthly	Annual
<b>Child Care</b>		
Daycare fees		
Baby care (diapers, food, etc.)		
School supplies		
Tuition		
Organized sports (fees, uniforms, etc.)		
Extracurricular activities		
Hobbies		
Child/dependent support		
<b>Total Child Care</b>		

	Monthly	Annual
<b>Transportation</b>		
Car, truck, SUV, van, etc. payment		
Auto insurance		
Boat/motorcycle payment		
Boat/motorcycle insurance		
Gas		
Maintenance (oil, tires, brakes, etc.)		
Tolls & parking		
Train, subway, bus, taxi fares		
Licenses		
Car washes/detailing		
<b>Total Transportation</b>		

	Monthly	Annual
<b>Food &amp; Beverage (do not include dining out)</b>		
Groceries		
School lunches		
<b>Total Food &amp; Beverage</b>		

	Monthly	Annual
<b>Clothing</b>		
Purchases (whole family)		
Dry cleaning/tailoring		
Work uniforms		
Work boots/shoes		
<b>Total Clothing</b>		

	Monthly	Annual
<b>Furnishings</b>		
Furniture		
Interior decorating		
Exterior decorating		
Linens		
Kitchen (appliances, utensils, etc.)		
<b>Total Furnishings</b>		

## Income & Expenses Worksheet, cont.

	Monthly	Annual
<b>Personal Care &amp; Cash</b>		
Hair care/manicure/pedicure		
Cosmetics		
Glasses/contact lenses & supplies		
Spending/pocket cash		
<b>Total Personal Care &amp; Cash</b>		

	Monthly	Annual
<b>Medical/Dental/Prescriptions</b>		
Health insurance premiums		
Deductible		
Co-payments		
Non-covered expenses		
Prescriptions		
Chiropractic		
Dental/orthodontic		
Life insurance premiums		
Liability insurance		
Disability insurance		
Long-term care		
Other		
<b>Total Medical/Dental/RX</b>		

	Monthly	Annual
<b>Debt/Installation Payments</b>		
Credit cards		
Second home		
Home equity		
Student loans		
Real estate/land		
Family		
<b>Total Debt/Installation Pmt.</b>		

	Monthly	Annual
<b>Entertainment</b>		
Computer (hardware, software, etc.)		
Dining out		
Tickets		
Video rental		
Movies		
Golfing fees		
Country club		
Hunting/fishing licenses		
Liquor/wine		
The Arts		
Clubs/music		
Gambling		
Lottery tickets		
Other		
<b>Total Entertainment</b>		

	Monthly	Annual
<b>Vacations &amp; Holidays</b>		
Vacations		
Birthdays		
Holidays (Christmas, Hanukkah, etc.)		
Anniversaries		
Weddings		
Mother's/Father's day		
Spontaneous gifts		
<b>Total Vacations &amp; Holidays</b>		

	Monthly	Annual
<b>Savings &amp; Investments</b>		
Savings account		
Stocks/bonds/mutual funds		
IRA/Roth IRA		
Deferred comp (TSA, ERA, etc.)		
Investment clubs		
<b>Total Savings &amp; Investments</b>		

	Monthly	Annual
<b>Charitable Contributions</b>		
Church/Synagogue/Mosque		
World Wildlife Fund		
American Red Cross		
United Way		
Other		
<b>Total Charitable Contribs.</b>		

	Monthly	Annual
<b>Miscellaneous</b>		
Pet care		
Magazines		
Newspapers		
Membership dues/fees		
Union dues		
Alimony		
Business expenses		
RV/camper/trailer		
Hobbies/collectibles:		
Art		
Coins/stamps		
Jewelry		
Cars		
Other		
<b>Total Miscellaneous</b>		

	Monthly	Annual
<b>Average Monthly Bank Balances</b>		
Savings		
Checking		
Other		
<b>Total Avg. Bank Balances</b>		