



# Personal Income and Expense Analysis:

Name of Household \_\_\_\_\_

## Sources of Income:

		Monthly	Annual	Projected
Gross Salary	Principal	\$ _____	\$ _____	\$ _____
	Spouse	\$ _____	\$ _____	\$ _____
	NP + Depreciation	\$ _____	\$ _____	\$ _____
Other Recurring Income	Rental	\$ _____	\$ _____	\$ _____
	Interest	\$ _____	\$ _____	\$ _____
	Dividends	\$ _____	\$ _____	\$ _____
	Other income*	\$ _____	\$ _____	\$ _____
<b>TOTAL INCOME</b>		<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

\*Alimony or child support payments need not be disclosed unless it is desired to have such payments counted toward total income.

## EXPENSES:

		Monthly	Annual
Mortgage Payments	<i>Residence: PITI P&amp;I</i>	\$ _____	\$ _____
	<i>Residence: HELOC / 2nd Mortgage</i>	\$ _____	\$ _____
	<i>Rental/other property: PITI P&amp;I</i>	\$ _____	\$ _____
Rent Expense	<i>Residence or Apartment</i>	\$ _____	\$ _____
Auto Loans	<i>ALL</i>	\$ _____	\$ _____
Installment Loans	<i>ALL</i>	\$ _____	\$ _____
Revolving Credit	<i>3% of all balances</i>	\$ _____	\$ _____
Utilities	<i>Power/Phone/Cable/ISP</i>	\$ _____	\$ _____
Insurances	<i>Health/Life/Auto/Other</i>	\$ _____	\$ _____
Medical Expenses	<i>3 year average</i>	\$ _____	\$ _____
Income Taxes	<i>3 year average</i>	\$ _____	\$ _____
Property Taxes	<i>If not included above</i>	\$ _____	\$ _____
Alimony/Child Support	<i>If Applicable</i>	\$ _____	\$ _____
Child Care	<i>If Applicable</i>	\$ _____	\$ _____
Miscellaneous	<i>5-10% of Total Income</i>	\$ _____	\$ _____
Other Expenses		\$ _____	\$ _____
Other Expenses		\$ _____	\$ _____
<b>TOTAL Expenses</b>		<b>\$ _____</b>	<b>\$ _____</b>
Net Discretionary Income		\$ _____	\$ _____
Coverage Ratio (Income/Expenses)		_____	_____

Signature \_\_\_\_\_

Date \_\_\_\_\_