

## Household Budget Worksheet

List all current, regular gross income for the borrower and any co-borrower

<b>Income</b>	<b>Borrower</b>	<b>Co-Borrower</b>
Monthly pay (before taxes)		
Part-time or seasonal income		
Dividends/interest earnings		
Business or investment earnings		
Pension/Social Security benefits		
Veteran Administration benefits		
Unemployment compensation		
Public assistance		
Alimony or child support received		
Other income		
<b>Total Monthly Income</b>		

### Expenses: Housing

Mortgage or rent		
Real estate property tax		
Personal property tax		
Homeowner's or renter's insurance		
Homeowner's association or condo fees		
<b>Total Housing Expenses</b>		

List all current expenses. Determine the monthly average for quarterly and annual expenses.

### Expenses: Utilities

Electric		
Gas/heating oil		
Water/sewage		
Telephone		
Trash collection		
Cable TV		
Internet provider		
Cell phone		
<b>Total Utilities</b>		

### Expenses: Health/Medical

Life insurance		
Medical insurance		
Dental insurance		
Doctor/lab		
Dentist/Orthodontist		
Therapist		
Eyeglasses/ophthalmologist		
Hospital/emergency		
Medicines		
Other		
<b>Total Health/Medical</b>		

### Expenses: Transportation

Car payments		
Car Insurance		
Car maintenance/repair		
Mass transit costs		
Gas		
Parking/tolls		
Tags/inspection		
<b>Total Transportation Expenses</b>		