

Rule(s)

110.555(a), 110.570(c), 110580 (a)
(160.555(a), 160.570(c), 160.580(a))
(190.555(a), 190.570(c), 190.580(a))

**WORKSHEET
ESTIMATED MONTHLY INCOME AND EXPENSES**

ESTIMATED MONTHLY INCOME:

- | | | | |
|----|--|----------|----------|
| 1. | Paychecks (Net/"Take Home") | \$ _____ | |
| 2. | Interest/Dividends | _____ | |
| 3. | Social Security/Pension | _____ | |
| 4. | Alimony/Child Support | _____ | |
| 5. | Other | _____ | |
| 6. | Total Estimated Monthly Income
(Add lines 1 through 5) | | \$ _____ |

ESTIMATED MONTHLY EXPENSES:

- | | | | |
|-----|---|----------|----------|
| 7. | Mortgages/Rent | \$ _____ | |
| 8. | Homeowner's/Renter's Insurance | _____ | |
| 9. | Real Estate Taxes | _____ | |
| 10. | Water & Sewer | _____ | |
| 11. | House Repairs | _____ | |
| 12. | Groceries | _____ | |
| 13. | Telephone | _____ | |
| 14. | Gas (House) | _____ | |
| 15. | Electric | _____ | |
| 16. | Credit Cards | _____ | |
| 17. | Car Payments | _____ | |
| 18. | Car Insurance | _____ | |
| 19. | Licenses (Car) | _____ | |
| 20. | Gas (Car) | _____ | |
| 21. | Car Repairs/Maintenance | _____ | |
| 22. | Clothing | _____ | |
| 23. | Medical/Dental | _____ | |
| 24. | Medical Insurance | _____ | |
| 25. | Prescriptions | _____ | |
| 26. | Loan Payments
(Not included in Line 7 or 17) | _____ | |
| 27. | Tuition | _____ | |
| 28. | Contributions | _____ | |
| 29. | Cellular Telephone | _____ | |
| 30. | Pager | _____ | |
| 31. | Recreation/Vacation | _____ | |
| 32. | Other Insurance (Life, etc.) | _____ | |
| 33. | Income Taxes | _____ | |
| 34. | Alimony/Child Support | _____ | |
| 35. | Transportation | _____ | |
| 36. | Miscellaneous | _____ | |
| 37. | Other | _____ | |
| 38. | Total Estimated Monthly Expenses
(Add lines 7 through 37) | | \$ _____ |
| 39. | *Excess/Deficit
(Subtract Line 38 from Line 6) | | \$ _____ |

***If Line 38 is greater than Line 6, your estimated monthly expenses exceed your estimated monthly income.**

(Loan Applicant's Signature)

(Date)