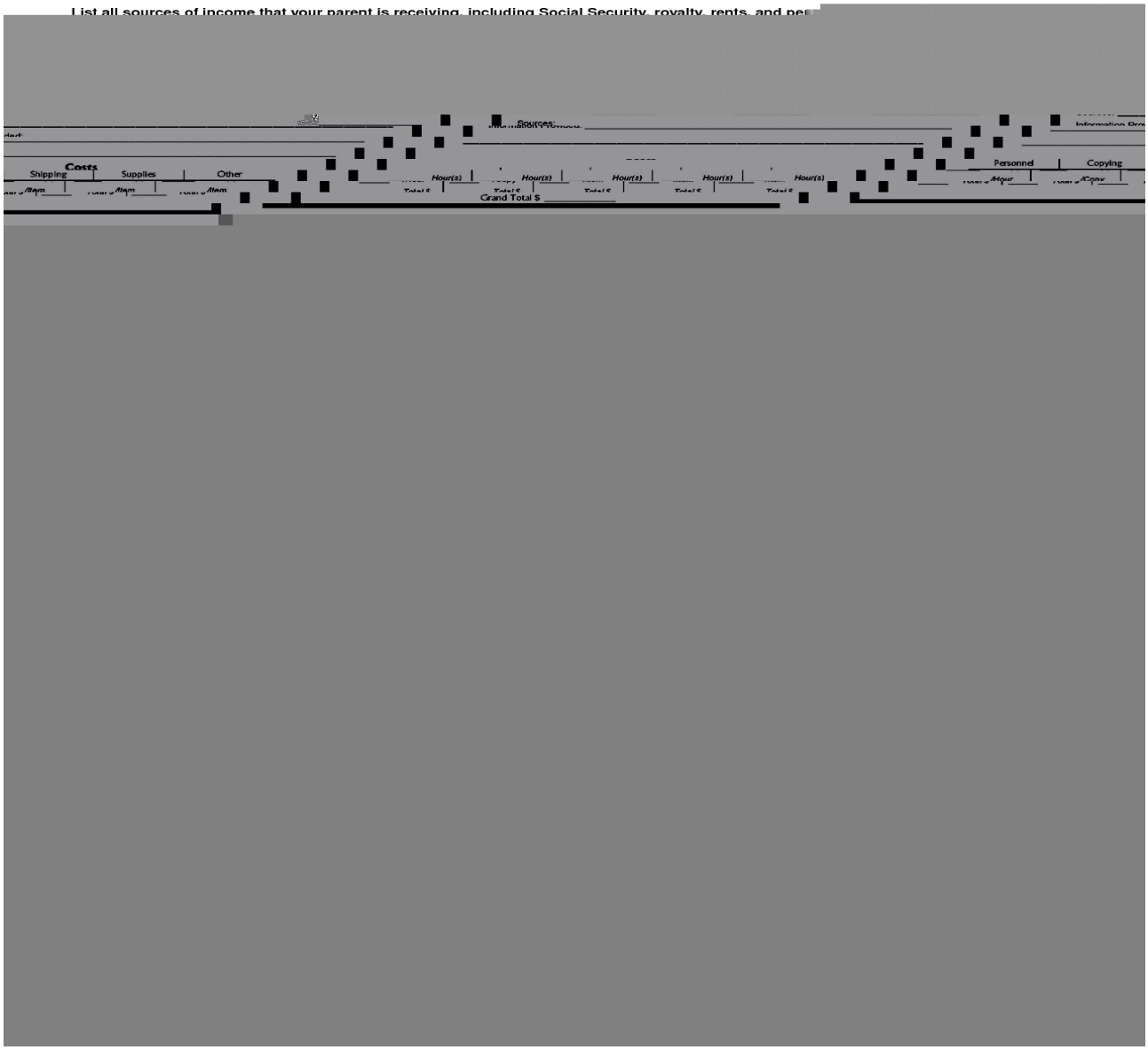Monthly Income and Expense Worksheet