

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)