## Monthly Income Worksheet

### Figure Your Monthly Income

Your weekly pay  
\[ \text{Your weekly pay} \times \frac{52}{12} = \text{(monthly income)} \]

\[ \text{Your twice-a-month pay} \times 2 = \text{(monthly income)} \]

### Figure Other Household Members’ Monthly Income

Weekly pay  \[ \text{Weekly pay} \times \frac{52}{12} = \text{(monthly income)} \]

Twice-a-month pay \[ \text{Twice-a-month pay} \times 2 = \text{(monthly income)} \]

### Other Household Members’ Take-home Pay

\[ \text{Other Household Members’ Take-home Pay} \]

### Other Monthly Income

- Second job  
- Regular overtime  
- Public assistance  
- Child support  
- Pension  
- Social Security

### Total Other Monthly Income

\[ \text{Total Other Monthly Income} \]

### Total Net Monthly Income

\[ \text{Total Net Monthly Income} \]
## Monthly Expenses Worksheet

<table>
<thead>
<tr>
<th>Housing</th>
<th>Education</th>
<th>Gifts</th>
<th>Personal</th>
<th>Entertainment</th>
<th>Miscellaneous</th>
<th>Debts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent or mortgage</td>
<td>Tuition</td>
<td>Birthdays</td>
<td>Barber or beauty shop</td>
<td>Movies, sporting events, concerts, etc.</td>
<td>Checking account and money order fees</td>
<td>Student loan</td>
<td>Other</td>
</tr>
<tr>
<td>Heating (gas or oil)</td>
<td>Books, papers and supplies</td>
<td>Major holidays</td>
<td>Toiletries</td>
<td>Video rentals</td>
<td>Pet care and supplies</td>
<td>Credit card (monthly minimum)</td>
<td>Other</td>
</tr>
<tr>
<td>Electricity</td>
<td>Newspapers and magazines</td>
<td></td>
<td>Children’s allowances</td>
<td>Internet service</td>
<td>Postage</td>
<td>Credit card (monthly minimum)</td>
<td>Other</td>
</tr>
<tr>
<td>Water or sewage</td>
<td>Lessons (sports, dance, music)</td>
<td></td>
<td>Tobacco products</td>
<td>Cable/satellite TV</td>
<td>Pictures and photo processing</td>
<td>Credit card (monthly minimum)</td>
<td>Other</td>
</tr>
<tr>
<td>Telephones (landlines and cell phones)</td>
<td></td>
<td></td>
<td>Beer, wine or liquor</td>
<td>Restaurants and take-out meals</td>
<td>“Mad” money</td>
<td>Medical bills</td>
<td>Other</td>
</tr>
<tr>
<td>Renters or homeowners insurance (if not included in mortgage)</td>
<td></td>
<td></td>
<td></td>
<td>Gambling and lottery tickets</td>
<td></td>
<td>Personal loan</td>
<td>Other</td>
</tr>
<tr>
<td>Trash service</td>
<td></td>
<td></td>
<td></td>
<td>Fitness or social clubs</td>
<td></td>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>Home maintenance and furnishings</td>
<td></td>
<td></td>
<td></td>
<td>Vacations/trips</td>
<td></td>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>Cleaning supplies</td>
<td></td>
<td></td>
<td></td>
<td>Hobbies or crafts</td>
<td></td>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>Lawn service</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Other</td>
</tr>
</tbody>
</table>

### Transportation
- Gas $______
- Car payment $______
- Car insurance $______
- Car inspection $______
- Car repairs and maintenance $______
- License plates and registration fees $______
- Public transportation or taxi $______
- Parking and tolls $______

### Food
- Groceries $______
- School lunches $______
- Work-related (lunches and snacks) $______

### Insurance
- Health $______
  (medical and dental, if not payroll-deducted)
- Life $______
- Disability $______

### Medical
- Doctor $______
- Dentist $______
- Prescriptions $______

### Childcare
- Childcare or babysitters $______
- Child support or alimony $______

### Clothing
- Clothing $______
- Laundry and dry cleaning $______

### Donations
- Religious or charity $______

### Total Regular Monthly Expenses $______
## Monthly Discretionary Income Worksheet

<table>
<thead>
<tr>
<th>Figure Your Discretionary Income</th>
<th>Extra Money Each Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Monthly Income</td>
<td>$ ________________</td>
</tr>
<tr>
<td>Minus total regular monthly expenses</td>
<td>$ ________________</td>
</tr>
<tr>
<td>Discretionary income (Balance available to spend or save)</td>
<td>$ ________________</td>
</tr>
</tbody>
</table>