



Monthly Income Worksheet

Figure Your Monthly Income

Your weekly pay \$ _____ X 52 ÷ 12 \$ _____
 (take-home pay) (monthly income)

or

Your twice-a-month pay \$ _____ X 2 \$ _____
 (take-home pay) (monthly income)

Your Monthly Take-home Pay \$ _____

Figure Other Household Members' Monthly Income

Weekly pay \$ _____ X 52 ÷ 12 \$ _____
 (take-home pay) (monthly income)

or

Twice-a-month pay \$ _____ X 2 \$ _____
 (take-home pay) (monthly income)

Other Household Members' Take-home Pay \$ _____

Other Monthly Income

Second job \$ _____

Regular overtime \$ _____

Public assistance \$ _____

Child support \$ _____

Pension \$ _____

Social Security \$ _____

Other \$ _____

Total Other Monthly Income \$ _____

Total Net Monthly Income \$ _____



Monthly Expenses Worksheet

Housing

Rent or mortgage	\$ _____
Heating (<i>gas or oil</i>)	\$ _____
Electricity	\$ _____
Water or sewage	\$ _____
Telephones (<i>landlines and cell phones</i>)	\$ _____
Renters or homeowners insurance (<i>if not included in mortgage</i>)	\$ _____
Trash service	\$ _____
Home maintenance and furnishings	\$ _____
Cleaning supplies	\$ _____
Lawn service	\$ _____

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 (<i>lunches and snacks</i>)	\$ _____

Insurance

Health (<i>medical and dental, if not payroll-deducted</i>)	\$ _____
Life	\$ _____
Disability	\$ _____

Medical

Doctor	\$ _____
Dentist	\$ _____
Prescriptions	\$ _____

Childcare

Childcare or babysitters	\$ _____
Child support or alimony	\$ _____

Clothing

Clothing	\$ _____
Laundry and dry cleaning	\$ _____

Donations

Religious or charity	\$ _____
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Total Regular Monthly Expenses \$ _____

Education

Tuition	\$ _____
Books, papers and supplies	\$ _____
Newspapers and magazines	\$ _____
Lessons (<i>sports, dance, music</i>)	\$ _____

Gifts

Birthdays	\$ _____
Major holidays	\$ _____

Personal

Barber or beauty shop	\$ _____
Toiletries	\$ _____
Children's allowances	\$ _____
Tobacco products	\$ _____
Beer, wine or liquor	\$ _____

Entertainment

Movies, sporting events, concerts, etc.	\$ _____
Video rentals	\$ _____
Internet service	\$ _____
Cable/satellite TV	\$ _____
Restaurants and take-out meals	\$ _____
Gambling and lottery tickets	\$ _____
Fitness or social clubs	\$ _____
Vacations/trips	\$ _____
Hobbies or crafts	\$ _____

Miscellaneous

Checking account and money order fees	\$ _____
Pet care and supplies	\$ _____
Postage	\$ _____
Pictures and photo processing	\$ _____
"Mad" money	\$ _____

Debts

Student loan	\$ _____
Credit card (<i>monthly minimum</i>)	\$ _____
Credit card (<i>monthly minimum</i>)	\$ _____
Credit card (<i>monthly minimum</i>)	\$ _____
Medical bills	\$ _____
Personal loan	\$ _____

Other

Other	\$ _____
Other	\$ _____
Other	\$ _____

Monthly Discretionary Income Worksheet



Figure Your Discretionary Income	Extra Money Each Month
Total Monthly Income	\$ _____
Minus total regular monthly expenses	\$ _____
Discretionary income <i>(Balance available to spend or save)</i>	\$ _____