



Client Name: _____

INCOME & EXPENSE WORKSHEET

ANNUAL INCOME	Name:	Name:	Notes
Salary/Wages (gross)	\$ -	\$ -	
Reimbursements			
Tips/Commission			
Business Income			
Part Time Income			
Other Income			
TOTAL INCOME	\$ -	\$ -	

EXPENSES	Average Payment (enter monthly OR annual payment, not both)		Notes
	Monthly Payment	Annual Payment	
HOUSING			
Mortgage/Rent			
2nd Mortgage			
Homeowners/Renters Insurance			
Real Estate Taxes			
HOA Fees / Grounds keeping			
Repairs & Maintenance			
Cleaning Products, Equipment			
Other			
Other			
UTILITES			
Electricity			
Gas/Oil			
Internet			
Telephone			
Mobile Phone			
Cable/Satellite TV			
Water			
Trash/Recycling			
Other			
Other			

TRANSPORTATION	Monthly Payment	Annual Payment	Notes
Car Payment / Lease 1			
Car Payment / Lease 2			
Car Insurance			
Gasoline			
Parking/Tolls			
Repairs & Maintenance			
Public Transportation			
Vehicle Property Taxes			
Registration/Inspection			
Other			
FOOD	Monthly Payment	Annual Payment	Notes
Groceries			
Dining Out			
Other			
MEDICAL & DENTAL	Monthly Payment	Annual Payment	Notes
Medical Insurance			
Dental Insurance			
Prescriptions			
Medical fees and Co-Pays			
Dental fees and Co-Pays			
Other			
INSURANCE	Monthly Payment	Annual Payment	Notes
Life Insurance			
Disability Insurance			
Long-Term Care Insurance			
Other			
CHILD CARE/EDUCATION	Monthly Payment	Annual Payment	Notes
Daycare/Babysitting			
Tuition			
Tuition			
Child Support			
Activities/Camp			
Other			
Other			

SAVINGS		Monthly Payment	Annual Payment	Notes
Emergency Fund				
Long-Term Savings				
Retirement Accounts (non 401k)				
Other				
Other				
PERSONAL		Monthly Payment	Annual Payment	Notes
Salon/Barber				
Clothing				
Cosmetics/Toiletries				
Manicures/Pedicures				
Massage/Facials				
Other				
Other				
ENTERTAINMENT		Monthly Payment	Annual Payment	Notes
Subscriptions (Netflix, Hulu)				
Movies				
Drinks/Socializing				
Sports/Hobbies				
Books/Magazines				
Music/Concerts				
Travel/Vacation				
Club Dues				
Hobbies				
Other				
Other				
MISCELLANEOUS		Monthly Payment	Annual Payment	Notes
Pets				
Gift Giving				
Gym				
Laundry/Dry Cleaning				
Bank Fees				
Charitable Donations/Tithing				
Other				
Other				

