**Rule(s)**
110.555(a), 110.570(c), 110.580(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)