

# Income & Expense Statement

**Name:** \_\_\_\_\_

**Loan#** \_\_\_\_\_

**Monthly Gross Income**

Borrower		
Co-Borrower		
<b>Net Sales</b>		

**Monthly Net Income**

Borrower		
Co-Borrower		
Social Security		
Pension		
Child Support		
Other Income		
Other Income		
<b>Total Net Income</b>		

**Expenses**

1st Mortgage		Credit Card #3	
2nd Mortgage / Contract for Deed		Credit card #4	
Property Taxes (if not Escrow)		Student Loans	
Association Dues		Chapter 13 Trustee Payments	
House Insurance (if not Escrow)		Work Related Expenses	
Heat/Gas		School Lunches	
Electricity		Educational expenses	
Telephone		Pet Food /Vet Care/ Grooming	
Pager/Cell Phone		Dry Cleaning and Laundry	
Water/Sewer		Household Supplies	
Trash		Clothing	
Home Repairs and Maintenance		Personal Care Items	
Food and Groceries		Beauty Shop/Barber	
Automobile Payment		Gifts/Presents	
Gasoline for Automobile		Entertainment/Eating Out	
Automobile Insurance		Cable TV	
Automobile Repairs and Maintenance		Donations/Tithings	
Bus fare		Cigarettes/Alcohol	
Alimony/Child Support		Savings account	
Child Care		Life Insurance	
Credit Card #1		Doctor/ Dentist/ Rx/ Glasses	
Credit Card #2		Other:	

**Total Expense**

**Household Balance**

**Debt & Housing to Income Ratio**