

## Income and Expense Worksheet

<b>Step 1: Identify Income Sources</b>		
<b>Source</b>	<b>Expected per month</b>	<b>Actual per month</b>
After-tax wages		
After-tax wages from spouse or other household member		
Tips, bonuses, cash from hobbies		
Unemployment compensation		
Social Security or Supplemental Social Security		
Public Assistance		
Child Support		
Food Stamps		
Other:		
<b>Total Monthly Income</b>		
<b>Step 2: List Expenses</b>		
<b>Source</b>	<b>Expected per month</b>	<b>Actual per month</b>
Saving for emergencies		
Savings for other goals		
Rent/mortgage payment		
Utilities		
Cell phone (all features)		
Home maintenance		
Groceries (could be offset by WIC benefits)		
Car payment, gasoline		
Public transportation		
Insurance (car, homeowner's, life, health (if not deducted directly from wages))		
Tuition or school-related fees		
Childcare		
Child support, alimony, spousal support		
Union dues		
Pet expenses		
Credit cards		
Clothes/uniforms		
Snacks/meals eaten out		
Personal (toiletries, hair, nails, etc.)		
Entertainment (movies, streaming services, etc.)		
Charitable donations		
Other:		
<b>Total Monthly Expenses</b>		
<b>Step 3: Compare Expected Income and Expenses</b>		
Expected monthly income	\$	
(minus) expected monthly expenses	-\$	
<b>Step 4: Excess/Shortfall</b>		
	\$	