



Personal Household Worksheet



Name(s): _____ Date: _____

Number in Household: _____ (include self, spouse, children, seniors, etc. in count)

This form helps us understand your personal monthly living expenses. It tells us how much you need to draw from salaries and /or business in order to meet your personal monthly obligations.

Instructions

1. Do not include any business expenses on this form. This includes any vehicle, credit card, or debt payments that may be business related or any home-based business expenses that you may be deducting on your business financials.
2. If there are certain expenses that don't come up monthly, but rather quarterly, yearly, etc., divide the annual amount of the expense by 12 months to arrive at an average monthly expense.
3. Use the back of this form to list multiple expenses that fall under one category. Place the total for that category on the front of the form under monthly payments.

Total Monthly Gross Income (all sources) \$ _____
 Total Monthly Disposable Income \$ _____
 (Your net take-home pay, less personal savings contributions)

| | Monthly Payments |
|-------------------------------------|------------------|
| Mortgage or Rent | \$ _____ |
| Utilities (total of all) | \$ _____ |
| Phone | \$ _____ |
| Cable | \$ _____ |
| Food | \$ _____ |
| Child Care | \$ _____ |
| Taxes (if not included in Mortgage) | \$ _____ |
| Insurance (Homeowners/Renters) | \$ _____ |
| Loan Payment(s) | \$ _____ |
| Fuel | \$ _____ |
| Insurance (Auto) | \$ _____ |
| Credit Cards (total of all) | \$ _____ |
| Student Loans | \$ _____ |
| Other Loans (list) | \$ _____ |
| _____ | \$ _____ |
| Medical and Co-pays | \$ _____ |
| House Maintenance & Repair | \$ _____ |
| Entertainment | \$ _____ |
| Clothing | \$ _____ |
| | |
| = Total Monthly Expenses | \$ _____ |

Monthly Surplus or Shortage: \$ _____
 (Total Monthly Disposable Income minus
 Total Monthly Expenses)