

Financial Worksheet

Instructions: Fill out this form using the information given to you on your identity sheet. Take the number given for each item and put it in the correct box on the sheet. You will not have a number for each source of income nor each expense; if you don't have a number to put, just leave it blank. Example: if your identity card says that you pay \$1,300 per month in rent, put that in the "Rent/Mortgage" box underneath the "monthly" column. For any costs or expenses given to you as "yearly," convert to "monthly" costs: divide yearly cost by 12.

I. Section

Sources of Income

	Yearly	Monthly
Employment/Salary Take this figure and divide by 4. Subtract the answer from original salary: this is your salary after taxes.	<input type="text"/> ÷ 4 = <input type="text"/> <input type="text"/> - <input type="text"/> = \$ <input type="text"/>	\$
Social Security/Disability	\$	\$
Welfare/Food Stamps	\$	\$
Alimony/Child Support	\$	\$
Other Income	\$	\$
Total <u>Monthly</u> Income		Total = \$

II. Section

A. Housing Expenses

	Yearly	Monthly
Rent/Mortgage	\$	\$
Gas Bill	\$	\$
Electric Bill	\$	\$
Cell Phone Bill	\$	\$
Internet Bill, Cable and/or Telephone Bill	\$	\$
Water/Sewer/Trash Bill	\$	\$
Condo/Homeowners Fees	\$	\$
Other Housing Expenses	\$	\$
A. Total <u>Monthly</u> Housing Expenses		A. Total = \$

B. Transportation Expenses

	Yearly	Monthly
Car Loan Payments	\$	\$
Car Insurance	\$	\$
Public Transportation Costs	\$	\$
Other Transportation Expenses	\$	\$
B. Total <u>Monthly</u> Transportation Expenses		B. Total = \$

C. Medical Expenses

	Yearly	Monthly
Health Insurance	\$	\$
Prescription Costs	\$	\$
Doctor Bills	\$	\$
Other Medical Expenses	\$	\$
C. Total <u>Monthly</u> Medical Expenses		C. Total = \$

D. Childcare Expenses

	Yearly	Monthly
Daycare/Preschool/Babysitting	\$	\$
Child Support Payments	\$	\$
Other Child-Related Expenses	\$	\$
D. Total <u>Monthly</u> Childcare Expenses		D. Total = \$

E. Miscellaneous Expenses

	Yearly	Monthly
Student Loans	\$	\$
Debt	\$	\$
Other Miscellaneous Expenses	\$	\$
E. Total <u>Monthly</u> Misc. Expenses		E. Total = \$

III. Section

Total Leftover Money Each Month

To find out what your total monthly expenses **add** up to, **add** the total monthly expenses from each category including A. Housing Expenses, B. Transportation Expenses, C. Medical Expenses, D. Childcare Expenses and E. Misc. Expenses

A. Total Monthly Housing Expenses	\$
B. Total Monthly Transportation Expenses	\$
C. Total Monthly Medical Expenses	\$
D. Total Monthly Childcare Expenses	\$
E. Total Monthly Misc. Expenses	\$
Total Monthly Expenses	Total = \$

To find out how much money you have left over each month after your expenses are accounted for, subtract your total monthly expenses from your total monthly income

Total Monthly Income	-	Total Monthly Expenses	=	Total Money Leftover Each Month
\$	-	\$	=	Total Money Leftover = \$

What other expenses are missing?