

FORM 6: BUDGET WORKSHEET

INCOME	
Net monthly salary - borrower	
Net monthly salary -co borrower	
Social Security	
Pension	
Alimony Child Support	
Self-Employment Income	
Other Income	
Total Monthly Net Income:	
EXPENSES	
HOUSING	
1st Mortgage (primary res)	
2nd/HELOC (primary res)	
Property Taxes (primary)	
Insurance (primary)	
Rent	
Association fees	
PITI 2nd home	
PITI Investment(s)	
Home Maintenance	
Other	
Total Housing:	
DEPENDENT CARE	
Child Care/Babysitter	
Child support payments	
Other	
Total Dependent Care:	
UTILITIES	
Electric	
Water	
Fuel (Gas, oil, etc)	
Telephone	
Cable	
Internet	
Cell Phone	
Other	
Total Utilities:	
Income total	
Expenses total	
Total surplus or deficit:	
FUNDS AVAILABLE	

TRANS	
Car Payment(s)	
Car maintenance	
Gasoline	
Car Insurance	
Public Transportation	
Tolls	
Other	
Total Transportation:	
NECESSITIES	
Groceries	
Medical/Life insurance	
Household Supplies	
Laundry/Dry cleaning	
Personal Care	
Other	
Total Necessities:	
EDUCATION	
Tuition	
School Lunches	
Other	
Total Education:	
MEDICAL	
Medical/Dental bills	
Prescriptions/co-pays	
Total Medical:	
MISCELLANEOUS	
Eating out	
Charities/Church	
Pets	
Gifts	
Other	
Total Miscellaneous:	
MONTHLY DEBTS	
Credit cards	
Student/Secured loans	
Other	
Total Monthly Debts:	

Borrower's Signature Date

Co-Borrower's Signature Date