

Pre-Home Ownership Education Course

Monthly Expense Analysis



I. INCOME			
CATEGORY	DESCRIPTION	CURRENT	PLANNED
Income	Net Monthly Income		
	(from all sources)		
TOTAL			

II. EXPENSES				
CATEGORY	DESCRIPTION	CURRENT MONTHLY PAYMENT	BUDGETED MONTHLY PAYMENT	DIFFERENCE
Monthly Payments	Rent/Mortgage			
	Alimony/Child Support			
	Child Care			
Loans	Automobile			
	Automobile			
	Furniture/Appliances			
	Finance Company Installment			
Credit Cards	VISA			
	MASTERCARD			
Utilities	Electricity			
	Heating			
	Telephone			
	Water/Sewer			
Insurance	Automobile			
	Health			
	Life			
	Dental			
	Renters/Homeowners Disability			
Donations	Church			
	Charity			
Dues	Union			
	Organizations			
Medical (Not covered by insurance)	Doctor/Dentist			
	Drugs			
	Hospital			
Transportation	Gasoline			
	Maintenance			
	Parking			
	Public Transportation			
Food	Groceries			
	School or Work Lunches			
Clothing	New Clothes			
	Dry Cleaning/Laundry			
	Uniforms/Required Items			
Household Operations/Maintenance	Repairs			
	Supplies			
	Other			
Misc.	Clubs, Sports & Hobbies			
	Entertainment*			
	Vacations			
	Gifts			
	Pet Supplies			
	Other			
Savings	Savings Bond			
	Financial Institutions			
TOTAL				

*Includes eating out, movies, etc.

Borrower name (please print)	Social Security Number	Date
Co-Borrower name (please print)	Social Security Number	Date