

NET INCOME BUDGET WORKSHEET 2024

Member _____
 Account Number _____

Annual Income

LIABILITIES/DEBTS	MONTHLY AMOUNTS
-------------------	-----------------

INCOME

GROSS MONTHLY

NET MONTHLY

- Mortgage Payment (1st) _____
- Mortgage Payment (2nd) _____
- Homeowners Insurance _____
- Real Estate Taxes _____
- HOA (Indian Ridge Condo) _____
- Mortgage Insurance _____
- Mortgages Investment Properties _____
- Taxes for Investment Properties _____
- Water Bill (varies greatly) _____
- Auto Loan (stepping up model) _____
- Credit Card(s) _____
- Oil/Propane/Gas _____
- Electricity _____
- Gas for Car _____
- Car Insurance _____
- Cell Phone(s) _____
- Groceries/Food (\$500 groceries) _____
- Home phone/Internet/TV (no internet) _____
- Subscription(s) (Netflix, Amazon, etc) _____
- Health Insurance (Not deducted from pay) _____
- Medication/Prescriptions _____
- Gym Membership _____
- Day Care _____
- Miscellaneous _____
- Miscellaneous _____
- Pet Day Care _____
- Life Insurance _____
- Miscellaneous _____
- Tuition _____
- Salon/Barber _____
- 401K Loan(s) _____
- Miscellaneous _____

Member 1 _____

Member 2 _____

Total Monthly _____

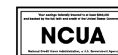
Debt to Income Ratio _____

DISPOSABLE INCOME

TOTAL MONTHLY DEBTS



(800) 642-7515 | WWW.FIRSTCITIZENS.ORG



Federally Insured by NCUA
 Equal Housing Opportunity