

NET INCOME BUDGET WORKSHEET

Member _____
 Account Number _____

Annual Income

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

- 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 _____

| INCOME | GROSS MONTHLY | NET MONTHLY |
|--------|---------------|-------------|
|--------|---------------|-------------|

Member 1 _____
 Member 2 _____

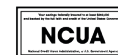
Total Monthly _____
 Debt to Income Ratio _____

DISPOSABLE INCOME

TOTAL MONTHLY DEBTS



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