

# PERSONAL INCOME AND EXPENSE ANALYSIS

Name \_\_\_\_\_

INCOME		MONTHLY	ANNUAL
AVAILABLE DRAW	(NP + DEPRECIATION)	_____	_____
GROSS SALARY	(PRINCIPAL)	_____	_____
GROSS SALARY	(SPOUSE)	_____	_____
RENTAL INCOME	(GROSS)	_____	_____
INTEREST INCOME	(RECURRING)	_____	_____
ALIMONY*		_____	_____
OTHER INCOME	(RECURRING)	_____	_____
<b>TOTAL INCOME</b>		_____	_____

\* Alimony or child support payments need not be disclosed unless it is desired to have such payments counted toward total income.

EXPENSES		MONTHLY	ANNUAL
MORTGAGE EXPENSE	(P&I)	_____	_____
RENTAL EXPENSE		_____	_____
RESIDENCE EXPENSES	(CASH EXP. Less P&I)	_____	_____
AUTO LOANS	(ALL)	_____	_____
INSTALLMENT LOANS	(ALL)	_____	_____
REVOLVING CREDIT	(5% of ALL BALANCES)	_____	_____
UTILITIES/PHONE	(ESTIMATE)	_____	_____
INSURANCES	(ALL PERSONAL)	_____	_____
FOOD	(ESTIMATE)	_____	_____
CLOTHING	(ESTIMATE)	_____	_____
MEDICAL EXPENSES	(3 YR. AVERAGE)	_____	_____
INCOME TAXES	(HISTORICAL RATE)	_____	_____
PROPERTY TAXES	(HISTORICAL RATE)	_____	_____
ALIMONY	(IF APPLICABLE)	_____	_____
CHILD CARE	(IF APPLICABLE)	_____	_____
OTHER EXPENSES	(_____)	_____	_____
MISCELLANEOUS		_____	_____
(typical range is 5% - 10% of total income)			
<b>TOTAL EXPENSES</b>		_____	_____
<b>NET DISCRETIONARY INCOME</b>		_____	_____
<b>COVERAGE RATIO (income ÷ expense)</b>		_____	_____
(should be at least 1.25)			

Principal  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_