

PERSONAL INCOME AND EXPENSE ANALYSIS

NAME _____

<i>INCOMES:</i>		<i>MONTHLY</i>	<i>ANNUALLY</i>
AVAILABLE DRAW	(NP + DEPRECIATION)	_____	_____
GROSS SALARY	(PRINCIPAL)	_____	_____
GROSS SALARY	(SPOUSE)	_____	_____
RENTAL INCOME	(GROSS)	_____	_____
INTEREST INCOME	(RECURRING)	_____	_____
ALIMONY		_____	_____
OTHER INCOME	(RECURRING)	_____	_____
TOTAL INCOME			
 <i>EXPENSES:</i>			
RESIDENCE EXPENSE	(RENT or P&I)	_____	_____
RENTAL MORTGAGES	(P&I)	_____	_____
RENTAL EXPENSES	(CASH EXP. less P&I)	_____	_____
AUTO LOANS	(ALL)	_____	_____
INSTALLMENT LOANS	(ALL)	_____	_____
REVOLVING CREDIT	(5% of TRW 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)			
TOTAL EXPENSES		_____	_____
NET DISCRETIONARY INCOME		_____	_____