

## Kentucky Homeownership Protection Center Monthly Expense vs. Income

EXPENSES	ACTUAL	INCOME	
<b>Fixed</b>		<b>Net Income</b>	
Shelter (Rent/Mortgage)	\$ _____	Appliant	\$ _____
Electric	\$ _____	Co-Applicant	\$ _____
Gas/Heating Fuel	\$ _____	Child Support	\$ _____
Water	\$ _____	Social Security	\$ _____
Sewer	\$ _____	SSI	\$ _____
Trash Collection	\$ _____	AFDC	\$ _____
Telephone	\$ _____	Welfare	\$ _____
Child Care	\$ _____	Pension	\$ _____
Child Support	\$ _____	Other _____	\$ _____
Medical/Prescriptions	\$ _____	Other _____	\$ _____
<b>Subtotal</b>	<b>\$ _____</b>	<b>Total Income</b>	<b>\$ _____</b>

<b>Flexible</b>		<b>EXPENSES</b>	
Groceries	\$ _____	Fixed	\$ _____
Lunch at Work	\$ _____	Flexible	\$ _____
Lunch at School	\$ _____	Non-Monthly	\$ _____
Clothing	\$ _____	<b>TOTAL EXPENSES</b>	<b>\$ _____</b>
Gas/Transportation	\$ _____	<b>MONTHLY DEBT</b>	<b>\$ _____</b>
Entertainment	\$ _____	<b>TOTAL OUTGOING</b>	<b>\$ _____</b>
Laundry/Dry Cleaning	\$ _____	<b>DIFFERENCE (+ or -)</b>	<b>\$ _____</b>
Newspaper	\$ _____	<b>MONTHLY DEBT</b>	
Cable TV	\$ _____	Creditors (credit cards, car payments, student l	
Cell Phone	\$ _____	doctor bills, personal loans, etc.)	
Church/Charity	\$ _____	<b>Creditor</b>	<b>Balance</b>
Allowances	\$ _____	_____	\$ _____
Barber/Beauty Shop	\$ _____	_____	\$ _____
Miscellaneous (Cigs., Postage, etc.)	\$ _____	_____	\$ _____
Savings	\$ _____	_____	\$ _____
Other _____	\$ _____	_____	\$ _____
<b>Subtotal</b>	<b>\$ _____</b>	_____	\$ _____

NON-MONTHLY EXPENSES	YEARLY	MONTHLY	
Insurance			_____
Automobile	\$ _____	\$ _____	_____
Health	\$ _____	\$ _____	_____
Life	\$ _____	\$ _____	_____
Homeowners/Renters	\$ _____	\$ _____	_____
Tuition/Books	\$ _____	\$ _____	_____
Taxes/Car Tags	\$ _____	\$ _____	_____
Taxes/Personal Property	\$ _____	\$ _____	_____
House Maintenance	\$ _____	\$ _____	_____
Car Maintenance	\$ _____	\$ _____	_____
<b>SUBTOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>TOTAL</b> \$ _____

Client's Signature \_\_\_\_\_

Date \_\_\_\_\_

Counselor \_\_\_\_\_

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**Mo. Pmt.**

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