

Pre-Homeownership Education Course

Monthly Expense Analysis



I. INCOME			
Category	Description	Current	Planned
Income	Net Monthly Income (from all sources)		
Total			

II. EXPENSES				
Category	Description	Current Monthly Payment	Budgeted Monthly Payment	Difference
Monthly Payments	Rent/Mortgage			
	Alimony/Child Support			
	Child Care			
Loans	Automobile			
	Furniture/Appliances Installment			
	Student Loans			
	Other Loans			
Credit Cards	VISA			
	Mastercard			
Utilities	Electric			
	Gas/Oil			
	Telephone			
	Water/Sewer			
	Cable TV/Satellite			
	Internet Service			
Insurance	Automotive			
	Medical			
	Life			
	Dental			
	Renters/Homeowners Disability			
Donations	Church			
	Charity			
Dues	Union Organizations			
Medical (not covered by insurance)	Doctor/Dentist Drugs/Prescriptions Hospital			
Transportation	Gasoline			
	Maintenance			
	Parking			
	Public Transportation			
Food	Groceries			
	School or Work Lunches			
	Dining Out			
Clothing	New Clothes			
	Dry Cleaning/Laundry			
	Uniforms/Required Items			
Household Operations/Maintenance	Repairs			
	Supplies			
	Other			
Misc	Clubs Sports & Hobbies			
	Entertainment Vacations			
	Gifts/Holidays			
	Cell Phone			
	Pet Supplies			
	Other			
Personal Care	Alcohol/Tobacco			
	Beauty/Barber			
	Other			
Financial	Savings			
	Fees/Other Deductions			
Total				

Borrower Name _____ Date _____

Co-Borrower Name _____ Date _____