

BORROWER
INCOME AND EXPENSE WORKSHEET

Monthly Income

Salary	\$
Other (Social Security, child support, etc.)	\$
TOTAL MONTHLY INCOME	\$

Monthly Expenses

BFC Mortgage	\$
Other Mortgages	\$
Property Taxes	\$
Homeowner's Insurance	\$
Homeowner's Association	\$
Other	\$
TOTAL PRIMARY HOUSING EXPENSE	\$

Negative Cash Flow	\$
Installment Payments (Autos, etc)	\$
Credit Card Payments	\$
Other Mortgages	\$
TOTAL OTHER OBLIGATIONS	\$

Withholding	\$
Food	\$
Utilities (Water, Gas, Electric, etc.)	\$
Insurance (car,life)	\$
Child Care	\$
Clothing	\$
Transportation	\$
Tuition	\$
Communication (Phone, Cable, Internet)	\$
Medical Expenses	\$
Alimony / Child Support	\$
Entertainment (movies, restaurants, etc.)	\$
Miscellaneous	\$
TOTAL OTHER EXPENSES	\$

GRAND TOTAL MONTHLY EXPENSES **\$**

DISPOSABLE INCOME **\$**