

Monthly Income and Expenses

ANNUAL EXPENSES	Mother's Income
Mortgage/Rent	Father's Income
Federal tax	Combined Income
State tax	
Property tax	ANNUAL INCOME
Other taxes	Wages
Utilities: <i>gas</i>	Business income
<i>electricity</i>	Rental income
<i>water</i>	Pension
Telephone/Internet	Social Security
Food	Interest
Clothing	Veterans' benefits
Personal care	Dividends
Home maintenance	IRA/Keogh disbursement
Homecleaning service	Annuity
Car: <i>loan</i>	Trust
<i>maintenance</i>	Other
<i>gas</i>	TOTAL INCOME
Legal/Accounting fees	Less Total Expenses
Insurance: <i>life</i>	
<i>homeowner's</i>	NET INCOME
<i>car</i>	
Credit card payments	NOTES
Other loans	
Medical care	
Dental care	
Medications	
Pets	
Entertainment	
Gifts	
Charitable contributions	
Other	
TOTAL EXPENSES	

Calculating Net Worth			
ASSETS	MOTHER	FATHER	COMBINED
Cash			
Bank accounts			
Stocks			
Bonds			
Mutual funds			
Business*			
Insurance policies*			
IRAs/Keoghs			
Annuities			
Home			
Other real estate			
Personal property			
Automobiles, other vehicles			
TOTAL ASSETS			
LIABILITIES	MOTHER	FATHER	COMBINED
Mortgages			
Car loan			
Credit card debt			
Other debts			
Unpaid taxes			
Other			
TOTAL LIABILITIES			
TOTAL ASSETS (from above)			
less TOTAL LIABILITIES			
NET WORTH			
*Cash value			