

## Monthly Income and Expenses

<b>ANNUAL EXPENSES</b>	Mother's Income
Mortgage/Rent	Father's Income
Federal tax	Combined Income
State tax	
Property tax	<b>ANNUAL INCOME</b>
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>	<b>TOTAL INCOME</b>
Legal/Accounting fees	Less Total Expenses
Insurance: <i>life</i>	
<i>homeowner's</i>	<b>NET INCOME</b>
<i>car</i>	
Credit card payments	<b>NOTES</b>
Other loans	
Medical care	
Dental care	
Medications	
Pets	
Entertainment	
Gifts	
Charitable contributions	
Other	
<b>TOTAL EXPENSES</b>	

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