

Income/Expenses Worksheet

Name: _____

Date: _____

<u>Income</u>	<u>Expenses</u>	<u>Applicant</u>	<u>Co-Applicant</u>
Your Net Income \$ _____	House Payment/Rent	\$ _____	\$ _____ *
Co Applicant Net Income \$ _____	Car Payment to Car-Mart	\$ _____	
Applicant Other Income \$ _____	Car Payment to Others	\$ _____	\$ _____ *
Co App. Other Income \$ _____	Electric	\$ _____	\$ _____ *
Applicants Total Net Income \$ _____	Natural Gas/Propane	\$ _____	\$ _____ *
Co-Applicants Total Net Income \$ _____	Water	\$ _____	\$ _____ *
TOTAL NET INCOME \$ _____	Cable/Satellite/Internet/Subscriptions	\$ _____	\$ _____ *
	Phone Home/Cell	\$ _____	\$ _____ *
Notes:	Gasoline	\$ _____	\$ _____ *
	Groceries/Supplies	\$ _____	\$ _____ *
	Food Stamps Groceries	\$ _____	\$ _____
	Clothing	\$ _____	\$ _____
	Child Care	\$ _____	\$ _____ *
	Auto Insurance	\$ _____	\$ _____ *
	Other Insurance	\$ _____	\$ _____
	Prescriptions	\$ _____	\$ _____
	Medical Bills	\$ _____	\$ _____
	Furniture Payments	\$ _____	\$ _____
	Rent-To-Own	\$ _____	\$ _____
	Credit Cards	\$ _____	\$ _____
	Hobbies	\$ _____	\$ _____
	Smoking/Dip	\$ _____	\$ _____
	Entertainment	\$ _____	\$ _____ *
	Child Support	\$ _____	\$ _____
	Loans	\$ _____	\$ _____
	Other	\$ _____	\$ _____
	Other	\$ _____	\$ _____
	Total Expenses	\$ _____	\$ _____

	Overall Applicant Co-Applicant
Extra Income: _____	_____
Extra Income After Expenses = App/Co-App Total Expenses - App/Co-App Net Income	

Debit to Income Ratio: _____
 Debit to Income = Total Expenses / App/Co-App Net Income

Car-Payment to Income Ratio: _____
 =Car Payment / Total Net Income Overall Can Not Be Over 30%

Max Car Payment: _____
 =Total Net Income * 0.2999

I Certify All of my Financial Obligations are listed above.

_____	_____
Applicant's Signature	Co-Applicant's Signature

* = Item is Listed Directly on the Full Application