

<b>DEBT ANALYSIS</b>			
<b>INCOME</b>		<b>Monthly</b>	<b>Annually</b>
Wages and Bonuses			
Self-employment /Commission			
Bonus			
Unemployment			
Social Security			
Retirement			
<b>Income Subtotal</b>			

<b>MORTGAGE EXPENSES</b>		<b>Monthly</b>	<b>Annually</b>
1st Mortgage			
2nd Mortgage			
Homeowners Association Dues			
Property Taxes			
Homeowners Insurance			
<b>Mortgage Subtotal</b>			

<b>HOUSEHOLD EXPENSES</b>		<b>Monthly</b>	
Automobile payments			
Medical Expenses			
Grocery Expenses			
Phone/Cable/Internet Services			
Transportation Expenses			
Auto Insurance Premium			
Life Insurance Premium			
Medical Insurance (if paid separately)			
Alimony/child support			
Unpaid back federal taxes/loans			
Electricity			
Water and Sewer			
Natural Gas or Oil			
Telephone (Cell)			
<b>Expenses Subtotal</b>			

<b>DEBT PAYMENTS</b>		<b>Monthly</b>	
Credit Cards			
Student Loans			
Other Loans			
<b>Debt Subtotal</b>			

Monthly cashflow: