# Income & Expense Worksheet

**Income:**

- Monthly take-home pay
- Other Income

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**Total Income**

**Fixed Expenses:**

*Expenses that don’t change each month:*

- Housing (rent/mortgage, insurance and taxes)
- Car loan
- Renter’s insurance
- Car Insurance
- Savings
- Debt Payments
- Other

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**Total Fixed Expenses**

**Variable Expenses:**

*Expenses that can change every month:*

- Food at home
- Food away from home
- Electricity/Heating Oil/Natural Gas
- Cell phone
- Clothing
- Gasoline
- Entertainment
- Other
- Other

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**Total Variable Expenses**

**Periodic Expenses:**

*Expenses that only happen once and a while*

- Car maintenance and repairs
- Other
- Other

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**Total Periodic Expenses**

**Total Income**

**Minus Total Expenses**

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**Over/Under**