



# The Village Financial Resource Center

## Financial Assessment Worksheet

### Average Monthly Income

	Individual #1	Individual #2
Gross Monthly Income (wages)	_____	_____
Net Monthly Income (take home wages)	_____	_____
Child Support	_____	_____
Part-time Income	_____	_____
Tips/bonuses	_____	_____
Unemployment	_____	_____
Assistance (food, cash, other)	_____	_____
Other	_____	_____

### Average Monthly Expenses

#### Fixed Expenses

_____	Rent/Mortgage
_____	Car Payment #1
_____	Car Payment #2
_____	Insurance
_____	Child Support
_____	Child Care
_____	Student Loan(s)
_____	Ready Reserve
_____	Cable TV
_____	Internet Services
_____	Prescriptions
_____	Fitness Membership
_____	Credit Card Payment(s)

#### Variable Expenses

_____	Groceries
_____	Toiletries
_____	Utilities
_____	Telephone
_____	Cell Phone
_____	Gasoline
_____	Donations
_____	Eating Out
_____	Movies/Netflix
_____	Hobbies
_____	Alcohol
_____	Cigarettes/tobacco
_____	Gambling
_____	Personal Grooming
_____	Laundry/dry cleaning

### Periodic Expenses - *Estimated Annual Expenses for next 12 months*

_____	Property Taxes (if not escrowed)
_____	Home Maintenance (lawn care, repairs, misc)
_____	Car Maintenance/License (tabs,oil, repairs, washes, misc)
_____	Insurance (if not paid monthly)
_____	Medical (not covered by insurance-eye, dental, co-pays)
_____	Clothing
_____	Education (lunch, tuition, etc)
_____	Gifts (birthday,holiday, etc)
_____	Vacations/Travel
_____	Propane/Fuel Oil
_____	Children's Activities
_____	Other