



Borrower(s) Information Worksheet

Budgetary Worksheet for Household

Name of Borrower(s): _____

Account Number: _____

***Instructions:** You may list the total expenses and income for all earning persons within your household to be considered for the applied workout, even if they are not obligated on your loan. If so, Section A & D will need to be completed to reflect household income and expenses. Allocations do not have to be solely representative of a borrower on the applicable loan. Questions? Please consult with your financial counselor at First Financial Federal Credit Union.

A. Household Expenses *If additional space is needed, please use a separate sheet of paper.

Monthly Expenses	Creditor/Lender	Monthly Payment	Total Balance
Mortgage		\$	\$
Second Mortgage		\$	\$
Condo/Homeowner Association Fees		\$	\$
Property Taxes/Insurance (Homeowners only, if not included in mortgage payment)		\$	\$
Housing Rent		\$	\$
Utilities		\$	\$
Groceries		\$	\$
Gas		\$	\$
Automobile Insurance		\$	\$
Alimony/Child Support		\$	\$

Car Payments

		\$	\$
		\$	\$
		\$	\$
Credit Cards			
		\$	\$
		\$	\$
		\$	\$
Installment Loans			
		\$	\$
		\$	\$
		\$	\$
Other Debt (i.e. mobile devices, child care, education expenses)			
		\$	\$
		\$	\$
		\$	\$
Total Debt		\$	\$

B. Borrower's Monthly Income

*Please complete those that apply.

Sources of Income	Net Income (after taxes and deductions)
W2/Wage Income	\$
Commission Income	\$
Retirement Income	\$
Disability Income	\$
Alimony/Child Support	\$
Other – <i>Please Specify:</i>	\$
Total Income	\$

C. Co-Borrower's Monthly Income

*Please complete those that apply.

Sources of Income	Net Income (after taxes and deductions)
W2/Wage Income	\$
Commission Income	\$
Retirement Income	\$
Disability Income	\$
Alimony/Child Support	\$
Other – <i>Please Specify:</i>	\$
Total Income	\$

D. Third-Party Monthly Income

*Please complete those that apply.

Sources of Income	Net Income (after taxes and deductions)
W2/Wage Income	\$
Commission Income	\$
Retirement Income	\$
Disability Income	\$
Alimony/Child Support	\$
Other – <i>Please Specify:</i>	\$
Total Income	\$

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D. Surplus/Deficit Calculations	
Start with Total Net Monthly Income	
Add totals from Sections B, C, & D	\$
Subtract Total Monthly Debt	
Minus Total Household Expenses from Section A	\$
Equal monthly Surplus/Deficit	
= Positive or Negative Amount	\$