



# Personal Income and Expense Analysis

Applicants must also complete SBA Form 413 - Personal Financial Statement (earlier in this document).

Name(s): \_\_\_\_\_

INCOME		MONTHLY	ANNUAL
GROSS SALARY	Principal (proposed)		
	Spouse		
OTHER RECURRING INCOME	Rental		
	Interest		
	Dividends/Draw from business		
	Other income*		
<b>TOTAL INCOME</b>			

\*Alimony or child support payments need not be disclosed unless it is desired to have such payments counted toward total income.

EXPENSES		MONTHLY	ANNUAL
MORTGAGE PAYMENTS	Residence: PITI <input type="checkbox"/> P&I <input type="checkbox"/>		
	Residence: HELOC / 2nd Mortgage		
	Rental/other property: PITI <input type="checkbox"/> P&I <input type="checkbox"/>		
RENT EXPENSE	Residence or Apartment		
RESIDENCE EXPENSES	Lawn, pool, HOA, etc.		
AUTO LOANS	ALL		
INSTALLMENT LOANS	ALL		
REVOLVING CREDIT	3% of all balances		
UTILITIES	Power/Phone/Cable/ISP		
INSURANCES	Health/Life/Auto/Other		
FOOD	Estimate		
CLOTHING	Estimate		
MEDICAL EXPENSES	3-year average		
INCOME TAXES	3-year average		
PROPERTY TAXES	If not included above		
ALIMONY / CHILD SUPPORT	If applicable		
CHILD CARE	If applicable		
MISCELLANEOUS	5-10% of Total Income		
OTHER EXPENSES			
OTHER EXPENSES			
<b>TOTAL EXPENSES</b>			
<b>NET DISCRETIONARY INCOME</b>			
<b>COVERAGE RATIO (Income/Expenses)</b>			

Principal Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Spouse Signature: \_\_\_\_\_

Date: \_\_\_\_\_