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# Genworth income calculation worksheet

## Monthly budget worksheet

The following budgeting worksheet is designed to help you estimate your monthly expenses. Use this worksheet to help you track your monthly expenses and income.

Category	Monthly Total	Monthly Total
Income		
Expenses		
Housing		
Transportation		
Food		
Utilities		
Entertainment		
Personal Care		
Savings		
Other		
<b>Total</b>		

## INCOME TAX CALCULATION STATEMENT

FOR THE FINANCIAL YEAR 2014-2015 AND THE ASSESSMENT YEAR 2015-2016

NAME: \_\_\_\_\_  
 DESIGNATION: \_\_\_\_\_  
 OFFICE/COLLEGE: RAJAH SEREJOI GOVT. COLLEGE (AUTONOMOUS), THANIAVAR - S.  
 PAN: \_\_\_\_\_ STATUS: INDIVIDUAL  
 TAX. NO.: \_\_\_\_\_

No.	DETAILS	ADD	LESS
01	GROSS SALARY INCOME (including all allowances)		
02	Any other income (if any Bank interest, dividend etc.)		
03	Less: Deductions (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (14) (15) (16) (17) (18) (19) (20) (21) (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) (35) (36) (37) (38) (39) (40) (41) (42) (43) (44) (45) (46) (47) (48) (49) (50) (51) (52) (53) (54) (55) (56) (57) (58) (59) (60) (61) (62) (63) (64) (65) (66) (67) (68) (69) (70) (71) (72) (73) (74) (75) (76) (77) (78) (79) (80) (81) (82) (83) (84) (85) (86) (87) (88) (89) (90) (91) (92) (93) (94) (95) (96) (97) (98) (99) (100)		
04	<b>GROSS TOTAL INCOME</b> (Col 1 + Col 2 + Col 3 + Col 4)		
05	Less: Income tax (including TDS)		
06	<b>NET INCOME</b> (Col 4 - Col 5)		

### PERSONAL MONTHLY EXPENSE CALCULATOR WORKSHEET

PROJECTED MONTHLY INCOME	Income I	\$4,300.00	PROJECTED BALANCE	(Projected income minus expenses)	\$300.00
	Extra Income	\$300.00			
	<b>Total monthly income</b>	<b>\$4,600.00</b>	<b>ACTUAL BALANCE</b>	(Actual income minus expenses)	
ACTUAL MONTHLY INCOME	Income I	\$4,000.00	<b>DIFFERENCE</b>	(Actual minus projected)	
	Extra Income	\$300.00			
	<b>Total monthly income</b>	<b>\$4,300.00</b>			

Category	Projected Cost	Actual Cost	Difference
<b>HOUSING</b>			
Mortgage or rent	\$1,000.00	\$1,000.00	\$0.00
Phone	\$5.00	\$30.00	-\$25.00
Electricity	\$4.00	\$5.00	-\$1.00
Gas	\$2.00	\$2.00	\$0.00
Water and sewer	\$4.00	\$5.00	-\$1.00
Cable	\$4.00	\$4.00	\$0.00
Waste removal	\$10.00	\$10.00	\$0.00
Maintenance or repairs	\$2.00	\$0.00	\$2.00
Supplies	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>			<b>-\$4.00</b>
<b>TRANSPORTATION</b>			
Vehicle payment	\$0.00	\$0.00	\$0.00
Bus/train fare	\$0.00	\$0.00	\$0.00
Insurance	\$0.00	\$0.00	\$0.00
Licensing	\$0.00	\$0.00	\$0.00
Fuel	\$0.00	\$0.00	\$0.00
Maintenance	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>			<b>\$0.00</b>
<b>INSURANCE</b>			
Home	\$0.00	\$0.00	\$0.00
Health	\$0.00	\$0.00	\$0.00
Life	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>			<b>\$0.00</b>
<b>FOOD</b>			
Groceries	\$0.00	\$0.00	\$0.00
Dining out	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>			<b>\$0.00</b>
<b>PETS</b>			
Food	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$0.00	\$0.00
Grooming	\$0.00	\$0.00	\$0.00
Toys	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00
<b>Subtotal</b>			<b>\$0.00</b>
<b>ENTERTAINMENT</b>			
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Other			
<b>Subtotal</b>			
<b>LOANS</b>			
Personal			
Student			
Credit card			
Credit card			
Credit card			
<b>Subtotal</b>			
<b>TAXES</b>			
Federal			
State			
Local			
Other			
<b>Subtotal</b>			
<b>SAVINGS OR INVESTMENTS</b>			
Retirement account			
Investment account			
Other			
<b>Subtotal</b>			
<b> GIFTS AND DONATIONS</b>			
Charity 1			
Charity 2			
Charity 3			
<b>Subtotal</b>			
<b>LEGAL</b>			
Attorney			
Alimony			

### Step 1 Payoff figures good through:

Unpaid Principal Balance	
plus no more than 60 days (2 months) interest on existing loan	(+) \$ -
plus Pro Rata MIP from Payoff Letter	(+) \$ -
minus Unearned UFMIP (from FHA Refinance Authorization or appropriate MIP Refund)	(-) -\$0.00
<b>Maximum Base Mortgage</b>	<b>(=) \$0.00</b>

### Step 2

Maximum Base Mortgage	\$0.00
New UFMIP Factor	0.00%
plus New UFMIP amount	(+) \$0.00
<b>Total New FHA Mortgage</b>	<b>(=) \$0.00</b>

Income	1st Property	2nd Property	3rd Property
Rents received			
Other Income			
<b>Expenses</b>			
Advertising			
Auto			
Cleaning and maintenance			
Commissions			
Insurance			
Legal and other professional fees			
Management Fees			
Mortgage Interest			
2nd Mortgage Interest			
Other interest			
Repairs			
Supplies			
Taxes			
Utilities			
Phone			
Power			
Water			
Garbage			
Other expenses			

Date Rental home was purchased or date converted to rental property: \_\_\_\_\_

Price paid for home or value of home on conversion: \_\_\_\_\_

Value of land or lot home sits on: \_\_\_\_\_

By signing this worksheet you are agreeing that this information is correct to the best of your knowledge and contains no known false information designed to cheat the IRS

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



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