

Customer: _____ Date: _____
 For training in [Program/Vendor]: _____
 Projected training period:
 From: _____ To: _____

INSTRUCTIONS: As you make your final training choice, you can use this worksheet to examine whether you will have enough income to cover your living expenses while you attend training. When completing the form, think about the income and expenses that you have daily and monthly as well as those that occur less frequently, say once or twice a year. You should also consider special circumstances. For instance, if you will need to make a large payment (such as auto insurance) shortly after the training program ends, you should include the amount you will need to save for that payment while you are in training.

TOTAL INCOME AND EXPENSES WHILE IN TRAINING

ALL INCOME SOURCES		ALL EXPENSES	
Monthly Income Sources		Monthly Expenses	
Household wages - source 1	\$ _____	Mortgage/Rent	\$ _____
Household wages - source 2	\$ _____	Property taxes	\$ _____
Household wages - source 3	\$ _____	Other taxes	\$ _____
TANF (Cash assistance)	\$ _____	Food	\$ _____
GA (General assistance)	\$ _____	Utilities (gas, water, cable, etc.)	\$ _____
Food stamps	\$ _____	Telephone	\$ _____
SSI (Supplemental Security Income)	\$ _____	Bus/Train/Subway	\$ _____
Worker's compensation	\$ _____	Gasoline	\$ _____
Child support/Alimony	\$ _____	Vehicle repairs	\$ _____
SSA or Survivor's Benefits	\$ _____	Vehicle insurance	\$ _____
Pension/Annuities	\$ _____	Child care	\$ _____
Armed Services	\$ _____	Elderly care	\$ _____
Financial Aid	\$ _____	Insurance (health, dental, life)	\$ _____
Other: _____	\$ _____	Medication	\$ _____
		Doctor visit co-pays	\$ _____
		Credit card payments	\$ _____
		Auto payments	\$ _____
		Loans (student, bank, etc.)	\$ _____
		Household items	\$ _____
		Clothing	\$ _____
		Child support	\$ _____
		Entertainment	\$ _____
		Other: _____	\$ _____
A. Monthly Income:	\$ _____	A. Monthly expenses:	\$ _____
B. Months in Training:	x _____	B. Months in training:	x _____
C. Subtotal: (A times B):	\$ _____	C. Subtotal: (A times B):	\$ _____
Other non-monthly income while in training:		Other non-monthly expenses while in training (explain):	
Unemployment benefits	\$ _____		\$ _____
Other: _____	\$ _____		\$ _____
D. Total non-monthly income:	\$ _____	D. Total non-monthly expenses:	\$ _____
TOTAL INCOME WHILE IN TRAINING (C+D)	\$ _____	TOTAL EXPENSES WHILE IN TRAINING (C+D)	\$ _____
NET CASH FLOW WHILE IN TRAINING (+/-) = Total Income Minus Total Expenses: \$ _____.			

*All income sources should be reported *after* taxes. Deficits in income should be documented above.

