



SELF—EMPLOYMENT INCOME AND EXPENSE TRACKER

If you are self-employed this worksheet is designed to help you track your income and expenses for your job—NOT YOUR HOUSEHOLD. This means taking your total monthly earnings and subtracting your total monthly expenses for your job—NOT YOUR HOUSEHOLD.

Tracking your income and expenses month by month will help Habitat calculate your total income.

As a Partner Family Homebuyer AND an applicant you **MUST TRACK YOUR INCOME AND EXPENSES EVERY MONTH.**

Examples of expenses include:

- **TAXI DRIVERS:** gas, car maintenance, car repairs, auto insurance, leasing fees, **mileage**, etc.
- **HOUSE CLEANERS/MAIDS:** cleaning supplies, insurance, gas, etc.
- **CONSTRUCTION/LANDSCAPE WORKERS:** supplies, tools, licensing fees, gas, etc.

Need help or have questions? Contact the Homeowner Services team at 434-293-9066.

Other resources:

Piedmont Housing Alliance

682 Berkmar Circle
Charlottesville, VA 22901
434-817-2436
Piedmonthousingalliance.org

Community Investment Collaboration

300 Preston Avenue, Suite 206
Charlottesville, VA 22902
434-218-3481
info@cicville.org
Cicville.org

SELF EMPLOYMENT—INCOME & EXPENSE KEY

Please include the name of the company or the person where your income comes from.

Income: UBER	Color:	
Income: LYFT	Color:	
Income:	Color:	
Income:	Color:	
Income:	Color:	

1. Next, write down all expenses relating to your job (insurance, gas, car washes, supplies, etc.)
2. Then, pick a highlighter or pen color to match that expense.
3. At the end of each month, add up your total income and total expenses. Subtract your total expenses from your total income to get your net monthly income.

[illegible]

NAME: JON SNOW

MONTH: SEPTEMBER YEAR: 2020

EXAMPLE FOR
TAXI DRIVER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
	1	2 \$21.78	3	4	5 \$22.56	6 \$62.17	INCOME: \$0 EXPENSES: \$106.51
7 \$239.78 \$78.34	8	9 \$31.01	10	11	12	13 \$27.53	INCOME: \$318.12 EXPENSES: \$58.54
14 \$468.19 \$23.91	15	16	17 \$33.42	18	19	20 \$26.37	INCOME: \$492.10 EXPENSES: \$59.79
21 \$301.67 \$83.24	22	23 \$18.57	24	25 \$89.95	26 \$36.03	27	INCOME: \$384.91 EXPENSES: \$144.55
28 \$518.23 \$42.48	29	30	31 \$23.74				INCOME: \$560.71 EXPENSES: \$23.74

NOTES:	Total Income	\$1755.84
		—
	Total Expenses	\$393.13
		=
	Net Income	\$1362.71

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Expense: MILEAGE (\$.058/MILE) Color: GREEN

Expense: UBER FEE Color:

Expense: Color:

Expense: _____ Color: _____

Expense: _____ Color: _____

Expense: _____ Color: _____

Expense: _____ Color: _____

Expense: _____ Color: _____

Expense: _____ Color: _____

Expense: _____ Color: _____

Expense: _____ Color: _____

Expense: _____ Color: _____

NAME: JON SNOW

MONTH: SEPTEMBER YEAR: 2020

EXAMPLE FOR
TAXI DRIVER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
	1	2	3 Mileage: 43.1	4	5 Mileage: 35.2	6	INCOME: \$0 MILEAGE: 78.3
7 \$239.78 \$78.34 Mileage:	8	9	10 Mileage: 13.8	11 Mileage: 20.8	12 Mileage: 13.6	13 Mileage: 56.4	INCOME: \$318.12 MILEAGE: 104.6
14 \$468.19 \$23.91 Mileage: 55.9	15 Mileage: 24.7	16 Mileage: 19.4	17 Mileage: 30.7	18 Mileage:	19 Mileage: 59.8	20 Mileage: 63.8	INCOME: \$492.10 MILEAGE: 254.3
21 \$301.67 \$83.24 Mileage:	22 Mileage:	23 Mileage:	24 Mileage:	25 Mileage: 29.3	26 Mileage: 27.6	27 Mileage:	INCOME: \$384.91 MILEAGE: 56.9
28 \$518.23 \$42.48 Mileage: 64.8	29 Mileage: 21.6	30 Mileage: 30.7	31 Mileage: 31.8				INCOME: \$560.71 MILEAGE: 148.9

NOTES:	Total Income	\$1755.84
		—
	Total Expenses	\$372.94
		=
	Net Income	\$1382.90

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NAME: _____

MONTH: _____ YEAR: _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	

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		—
	Total Expenses	
		=
	Net Income	

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NOTES:

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	—
Total Expenses	_____
	=
Net Income	

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