

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 434-239-9066.

Other resources:

Piedmont Housing Alliance	Community Investment Collaboration
682 Berkmar Circle Charlottesville, VA 22901	300 Preston Avenue, Suite 206 Charlottesville, VA 22902
434-817-2436	434-218-3481
Piedmonthousing allicance.org	info@cicville.org Cicville.org

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:	

- 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.

Expense:	GAS	Color:
Expense:	CAR WASH	Color:
Expense:	INSURANCE	Color:
Expense:		Color:

NAME: JON SNOW

EXAMPLE FOR

MONTH:	SEPTEMB	ER	YEAR: 20	19			TAXI DRIV	<u>ER</u>
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURS	DAY	FRIDAY	SATURDAY	
	1	2	3	4		5	6	INCOME:
		\$21.78				\$22.56	\$62.17	\$0
								EXPENSES:
								\$106.51
7	8	9	10	11		12	13	INCOME:
<mark>\$239.78</mark>		\$31.01					\$27.53	\$318.12
\$78.34								EXPENSES:
								\$58.54
14	15	16	17	18		19	20	INCOME:
<mark>\$468.19</mark>			\$33.42				\$26.37	\$492.10
\$23.91								EXPENSES:
								\$59.79
21	22	23	24	25		26	27	INCOME:
<mark>\$301.67</mark>		\$18.57		\$89.95		\$36.03		\$384.91
\$83.24								EXPENSES:
								\$144.55
28	29	30	31					INCOME:
<mark>\$518.23</mark>			\$23.74					\$560.71
\$42.48								EXPENSES:
								\$23.74
NOTES:				.	Total	Income	\$17	55.84
								_
					Total	Expenses	\$39	93.13
								=
					Net l	ncome	\$13	62.71

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Income:		Color:	
Income:		Color:	
Income:		Color:	

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

NAME: JON SNOW

EXAMPLE FOR

MONTH:	SEPTEMB	ER	YEAR: 20	19			<u>TAXI DRIV</u>	<u>ER</u>
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THUR	SDAY	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 Mileag	e: 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 Mileag	2:	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 Mileag	e: 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:			1	<u> </u>		Income Expenses	·	55.84 2.94
					Net l	ncome	\$13	= 82.90

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Income:	Color:	

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MONTH:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURS	DAY	FRIDAY	SATURDAY	
NOTES:				-	Total	Income		
								_
				-	Total	Expenses		
							=	=
					Net I	ncome		

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Income:	Color:	

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NOTES:				-	Total	Income		
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				Total Expenses				
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					Net I	ncome		

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURS	DAY	FRIDAY	SATURDAY	
NOTES:				-	Total	Income		
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Color:
Color:

MONTH:

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NOTES:				-	Total	Income		
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				Total Expenses				
					=		=	
					Net I	ncome		