

Detailed Income and Expense Statement

Applicant Information

Full Name:

John Doe

Application Date:

2024-06-18

Address:

1234 Main Street, City, Country

Contact:

+123 456 7890

Monthly Income Details

Source	Amount (USD)
Primary Employment	2,800
Secondary Job	700
Investments	200
Total Monthly Income	3,700

Monthly Expense Details

Category	Amount (USD)
Rent/Mortgage	950
Utilities	160
Groceries	350
Transportation	180
Insurance	125
Loan Payments	210
Other Expenses	190
Total Monthly Expenses	2,165

Monthly Surplus Calculation

Total Monthly Income:

3,700

Total Monthly Expenses:

2,165

Monthly Surplus:

1,535

Important Notes

- Ensure all sources of income and expense are accurately declared with documentation if possible.
- Maintain updated records for bank statements, payslips, and bills for verification.
- Expenses should be as realistic as possible to reflect true financial capability.
- Monthly surplus should comfortably cover the proposed loan repayment amount.
- Misrepresentation may result in denial of the loan application.