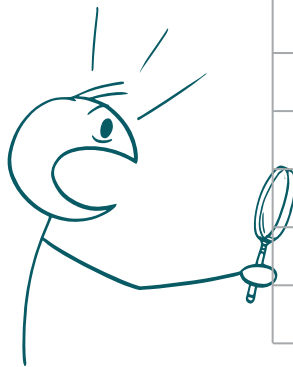


## Escrow Worksheet for Individuals

Step 1: Review your spending over the last year and record your expenses for each category below:



Birthdays	
Christmas	
Auto Maintenance	
Haircuts	
Clothing	
Birthdays	
Kids Friend's Birthday Parties	
Home Repairs & Maintenance	
Summer Camps	
Pet Visits	
Pest Control	
Other	
Other	
Other	

Total Annual Expenses

Step 1.5: Calculate how many paychecks you receive in a year:

Bi-weekly	26
Bi-monthly	24
Weekly	52

Step 2: Calculate how much you should be spending per paycheck:

Total Annual Expenses



Number of Paychecks Annually

Total Amount you should be setting aside each paycheck:

