

Bank Statement Analysis

From _____ To _____

1. Personal 100% of Deposits
2. Business 75% of Deposits
3. Adjustments: Deduct all NSF, Overdraft deposits, large unexplained deposits
4. Adjustments: Wage earners may adjust paycheck deposit to gross base pay if salary is direct deposit and gross base pay is documented

	Month	Total Deposits	- Total Adjustments	= Net Deposits for the Month
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
Total of all Months				
Divided by (number of months used)				
Average Monthly Income				

Comments:

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