

MONTHLY INCOME AND EXPENSES

GROSS INCOME PER MONTH _____

Salary _____
 Interest _____
 Dividends _____
 Other (_____) _____
 Other (_____) _____

LESS

1. Tithe _____
2. Tax (Fed, Sate, FICA) _____

NET SPENDABLE INCOME _____

3. Housing _____
 Mortgage (rent) _____
 Insurance _____
 Taxes _____
 Electricity _____
 Gas _____
 Water _____
 Sanitation _____
 Telephone _____
 Maintenance _____
 Other (_____) _____
 Other (_____) _____

4. Food _____

5. Automobile (s) _____
 Payments _____
 Gas & Oil _____
 Insurance _____
 License/Taxes _____
 Maint/Repair/Replace _____

6. Insurance _____
 Life _____
 Medical _____
 Other (_____) _____

7. Debts _____
 Credit Card _____
 Loans and Notes _____
 Other (_____) _____
 Other (_____) _____

8. Entertainment/Recreation _____

Eating Out _____
 Babysitters _____
 Activities/Trips _____
 Vacation _____
 Other (_____) _____
 Other (_____) _____

9. Clothing _____

10. Savings _____

11. Medical Expenses _____

Medical Doctor _____
 Dentist _____
 Medication _____
 Other (_____) _____

12. Miscellaneous _____

Toiletries/Cosmetics _____
 Beauty/Barber _____
 Laundry/Cleaning _____
 Allowances/Lunches _____
 Subscriptions _____
 Gifts (incl. Christmas) _____
 Cash _____
 Other (_____) _____
 Other (_____) _____

13. Investments _____

14. School/Childcare _____

Tuition _____
 Supplies _____
 Transportation _____
 Day Care _____
 Other (_____) _____

TOTAL EXPENSES _____

INCOME VERSES EXPENSES

Net Spendable Income _____
 Less Expenses _____
