

MONTHLY INCOME AND EXPENSES

GROSS INCOME PER MONTH _____

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

LESS:

1. Tithe _____
2. Tax (Est. - Incl. Fed., State, 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 and Oil _____
 Insurance _____
 License/Taxes _____
 Maint./Repair/Replace _____

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

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

8. Enter./Recreation _____

Eating Out _____
 Baby Sitters _____
 Activities/Trips _____
 Vacation _____
 Other (_____) _____
 Other (_____) _____

9. Clothing _____

10. Savings _____

11. Medical Expenses _____

Doctor _____
 Dentist _____
 Drugs _____
 Other (_____) _____

12. Miscellaneous _____

Toiletry, cosmetics _____
 Beauty, barber _____
 Laundry, cleaning _____
 Allowances, lunches _____
 Subscriptions _____
 Gifts (incl. Christmas) _____
 Cash _____
 Internet _____
 Other (_____) _____
 Other (_____) _____

13. Investments _____

14. School/Child Care _____

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

TOTAL EXPENSES

INCOME VERSUS EXPENSES

Net Spendable Income _____

Less Expenses _____