

Monthly Income and Expense Worksheet

Monthly Income

Wages/salary (net after taxes and deductions)	Other income (net after taxes and deductions)	<i>Total</i>
---	---	--------------

Monthly Expenses

<i>Charitable giving</i>			<i>Total</i>
Tithes	Offerings	Other	

<i>Housing</i>				
Mortgage/rent	Repairs/maintenance	Furnishings	Other	

<i>Utilities</i>					
Electricity	Gas	Water	Trash	Telephone	

<i>Food and household</i>				
Groceries	School/work lunches	Household needs	Other	

<i>Transportation</i>					
Auto loan	Gas/oil	Parking	Repairs	Bus/train fare	

<i>Insurance</i>					
Auto	Life	Health/accident	Home owner/renter	Other	

<i>Debt repayment</i>				
Bank/personal loans	Credit card payment	Credit card payment	Other	

<i>Health care</i>				
Doctors	Dentists	Medications	Other	

<i>Other</i>				

<i>Clothing</i>	
-----------------	--

<i>Savings and/or investment</i>	
----------------------------------	--

<i>Entertainment</i>	
----------------------	--

Total monthly expenses (add all the above expenses)	
--	--

Monthly surplus or deficit (monthly income minus expenses)	
---	--