

MONTHLY INCOME AND EXPENSES PAGE

Gross income per month		\$15	%	ENTERTAINMENT EXPENSE		\$28	%
Her salary	\$1			Dinning out	\$1	40K ave	7%
His salary	\$2			Baby sitters	\$2	50K ave	7%
Interest	\$3			Activities/trips	\$3		
Dividends	\$4			Vacation	\$4		
other income	\$5			Dues/memberships	\$5		
				Cable/internet	\$6		
Less:		\$3	20%	misc.	\$7		
Tithe	\$1		10%				
Taxes	\$2		18 to 19	CLOTHING EXPENSE		\$6	50%
NET SPENDABLE INCOME		\$12		His	\$1	40K ave	5%
				Hers	\$2	50K ave	6%
HOUSING EXPENSE		\$56	467%	Kids	\$3		
Mortgage	\$1	40K ave	30%	SAVINGS FUND		\$6	50%
House insurance	\$1	50K ave	27%	Short term	\$1	40K ave	5%
Taxes/assessments	\$2			Long term	\$2	50K ave	5%
Home maintenance	\$3			Other	\$3		
Gas	\$4			MEDICAL EXPENSES		\$15	125%
Electric	\$5			Doctor	\$1	40K ave	4%
Trash	\$6			Dentist	\$2	50K ave	4%
Water	\$7			Drugs	\$3		
Phone (main)	\$8			Glasses	\$4		
Cell phone/pager	\$9			Other	\$5		
misc.	\$10						
FOOD EXPENSE		\$1	8%	HOUSEHOLD EXPENSE		\$42	350%
		40/50K ave	12%	Toiletry/cosmetics	\$1	40K ave	7%
AUTO EXPENSE		\$15	125%	Hair care	\$2	50K ave	8%
Car payment	\$1	40K ave	12%	Laundry/cleaning	\$3		
Car insurance	\$2	50K ave	12%	Allowances/lunches	\$4		
Car repair	\$3			Subscriptions	\$5		
License/taxes	\$4			Gifts	\$6		
Gas	\$5			Pets	\$7		
INSURANCE EXPENSE		\$10	83%	Mad money	\$5		
Liability	\$1	40K ave	5%	other	\$9		
Medical / dental / eye	\$2	50K ave	5%	EDUCATION/CHILD CARE		\$15	27%
Life	\$3			Tuition	\$1	40K ave	6%
Professional	\$4			Books & things	\$2	50K ave	
DEBT EXPENSE		\$15	125%	Transportation	\$3		
Credit card debt	\$1	40K ave	5%	Day care	\$4		
Loans & notes	\$2	50K ave	5%	other	\$5		
Student loan	\$3			ODD EXPENSES		\$6	
Boat / recreation	\$4					\$1	
Other	\$5					\$2	
INVESTMENT/RETIREMENT		\$6	50%			\$3	
Her IRA / 401K	\$1	40K ave	8%	TOTAL EXPENSES		\$200	
His IRA / 401K	\$2	50K ave	9%	NET INCOME LESS EXPENSES =		(\$188)	
Other	\$3					\$12	
				% EXPENSES TO NET INCOME		1667%	