

MONTHLY INCOME AND EXPENSES PAGE

Gross income per month		\$15	%				
Her salary	\$1			ENTERTAINMENT EXPENSE	\$28	233%	
His salary	\$2			Dinning out	\$1	40K ave	7%
Interest	\$3			Baby sitters	\$2	50K ave	7%
Dividends	\$4			Activities/trips	\$3		
other income	\$5			Vacation	\$4		
				Dues/memberships	\$5		
Less:		\$3	20%	Cable/internet	\$6		
Tithe	\$1		10%	misc.	\$7		
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			HOUSEHOLD EXPENSE	\$42	350%	
FOOD EXPENSE		\$1	8%	Toiletry/cosmetics	\$1	40K ave	7%
		40/50K ave	12%	Hair care	\$2	50K ave	8%
AUTO EXPENSE		\$15	125%	Laundry/cleaning	\$3		
Car payment	\$1	40K ave	12%	Allowances/lunches	\$4		
Car insurance	\$2	50K ave	12%	Subscriptions	\$5		
Car repair	\$3			Gifts	\$6		
License/taxes	\$4			Pets	\$7		
Gas	\$5			Mad money	\$5		
				other	\$9		
INSURANCE EXPENSE		\$10	83%	EDUCATION/CHILD CARE	\$15	27%	
Liability	\$1	40K ave	5%	Tuition	\$1	40K ave	6%
Medical / dental / eye	\$2	50K ave	5%	Books & things	\$2	50K ave	
Life	\$3			Transportation	\$3		
Professional	\$4			Day care	\$4		
				other	\$5		
DEBT EXPENSE		\$15	125%	ODD EXPENSES	\$6		
Credit card debt	\$1	40K ave	5%		\$1		
Loans & notes	\$2	50K ave	5%		\$2		
Student loan	\$3				\$3		
Boat / recreation	\$4				\$2		
Other	\$5				\$3		
INVESTMENT/RETIREMENT		\$6	50%	TOTAL EXPENSES	\$200		
Her IRA / 401K	\$1	40K ave	8%	NET INCOME LESS EXPENSES =	(\$188)		
His IRA / 401K	\$2	50K ave	9%		\$12		
Other	\$3			% EXPENSES TO NET INCOME	1667%		