

## 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** \_\_\_\_\_