

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 _____
