

## Monthly Income and Expenses

**GROSS INCOME PER MONTH** \_\_\_\_\_

Salary \_\_\_\_\_  
 Interest Dividends \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

**LESS:**

1. Tithe \_\_\_\_\_  
 2. Tax (Fed., State, FICA) \_\_\_\_\_

**NET SPENDABLE INCOME** \_\_\_\_\_

3. Housing(36%)\* \_\_\_\_\_  
 Mortgage (rent) \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Taxes Electricity \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Sanitation \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

4. Food(12%)\* \_\_\_\_\_

5. Automobile(s)(12%)\* \_\_\_\_\_  
 Payments \_\_\_\_\_  
 Gas and Oil \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 License/Taxes \_\_\_\_\_  
 Maint./Repair \_\_\_\_\_

6. Insurance (5%)\* \_\_\_\_\_

Life \_\_\_\_\_  
 Medical \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

7. Debts(5%)\* \_\_\_\_\_

Credit Card \_\_\_\_\_  
 Loans and Notes \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

8. Enter./Recreation(6%)\* \_\_\_\_\_

Eating Out \_\_\_\_\_  
 Baby Sitters \_\_\_\_\_  
 Activities/Trips \_\_\_\_\_  
 Vacation \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

9. Clothing(5%)\* \_\_\_\_\_

10. Savings (5%)\* \_\_\_\_\_

11. Medical Expenses(4%)\* \_\_\_\_\_

Doctor \_\_\_\_\_  
 Dentist \_\_\_\_\_  
 Drugs \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

12. Miscellaneous(5%)\* \_\_\_\_\_

Toiletry/cosmetics \_\_\_\_\_  
 Beauty/barber \_\_\_\_\_  
 Laundry/cleaning \_\_\_\_\_  
 Allowances \_\_\_\_\_  
 Lunches \_\_\_\_\_  
 Subscriptions \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Cash \_\_\_\_\_  
 Cable/Internet \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

13. School/Child Care(6%) \_\_\_\_\_

Tuition \_\_\_\_\_  
 Materials \_\_\_\_\_  
 Transportation \_\_\_\_\_  
 Day Care \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

14. Investments(5%) \_\_\_\_\_

**TOTAL EXPENSES** \_\_\_\_\_

**INCOME VERSUS EXPENSES**

Net Spendable Income \_\_\_\_\_  
 Less Expenses \_\_\_\_\_