

MONTHLY INCOME & EXPENSES

GROSS INCOME PER MONTH _____

Salary _____
 Interest _____
 Dividends _____
 Other _____

8. Enter. & Recreation _____

Eating Out _____
 Baby Sitters _____
 Activities/Trips _____
 Vacation _____
 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 _____

4. Food _____

5. Automobile(s) _____

Payments _____
 Gas & Oil _____
 Insurance _____
 License/Taxes _____
 Maint./Repair/Replace _____

6. Insurance _____

Life _____
 Medical _____
 Other _____

7. Debts _____

Credit Card _____
 Loans & Notes _____
 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 _____
 Other _____

13. School/Child Care _____

Tuition _____
 Materials _____
 Transportation _____
 Day Care _____

14. Investments _____

15. Unallocated Surplus Income ¹ _____

TOTAL EXPENSES

INCOME VS. EXPENSES

Net Spendable Income _____
 Less Expenses _____

¹ This category is used when surplus income is received. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category. See page 41 for further information.