

MONTHLY INCOME AND EXPENSES

NET INCOME PER MONTH _____

Salary _____
 Interest _____
 Dividends _____
 Other (_____) _____
 Other (_____) _____

8. Enter./Recreation _____

Eating out _____
 Activities/Trips _____
 Vacation _____
 Other (_____) _____
 Other (_____) _____

Less:

1. Tithe _____
 2. Tax (Est.-Incl. Fed., State, FICA) **MAY OMIT** _____

NET SPENDABLE INCOME _____

3. Housing _____

Mortgage (rent) _____
 Insurance _____
 Taxes _____
 Electricity _____
 Gas _____
 Water _____
 Sanitation _____
 Telephone _____
 Maintenance _____
 Cell Phone _____
 Other (_____) _____
 Other (_____) _____

9. Clothing _____

10. Savings _____

11. Medical Expenses _____

Doctor _____
 Dentist _____
 Drugs _____
 Other _____

12. Miscellaneous _____

Toiletry, cosmetics _____
 Beauty, barber _____
 Laundry, cleaning _____
 Allowances _____
 Subscriptions _____
 Gifts (incl. Christmas) _____
 Cash _____
 Other (_____) _____
 Other (_____) _____

4. Food _____

5. Automobile (s) _____

Payments

Gas and Oil _____
 Insurance _____
 License/ Taxes _____
 Maint./ Repair/ _____

13. Investments _____

14. School/ Child Care _____

Tuition _____
 Materials _____
 Transportation _____
 Day Care _____
 Other (_____) _____

6. Insurance _____

Life _____
 Medical _____
 Other (_____) _____

TOTAL EXPENSES _____

7. Debts _____

Credit Card _____
 Loans and Notes _____
 Other (_____) _____
 Other (_____) _____

INCOME VERSUS EXPENSES

Net Spendable Income _____
 Less Expenses _____

15. Unallocated Surplus Income _____