

Monthly Income and Expenses

GROSS INCOME PER MONTH	_____	8. Enter./Recreation	_____
Salary	_____	Eating Out	_____
Interest	_____	Baby Sitters	_____
Dividends	_____	Activities/Trips	_____
Other (_____)	_____	Vacation	_____
Other (_____)	_____	Other (_____)	_____
		Other (_____)	_____
LESS:		9. Clothing	_____
1. Tithe	_____	10. Savings	_____
2. Tax (Est. - Incl. Fed., State, FICA)	_____	11. Medical Expenses	_____
		Doctor	_____
NET SPENDABLE INCOME	=====	Dentist	_____
3. Housing	_____	Credit Card	_____
Mortgage (rent)	_____	Other (_____)	_____
Insurance	_____	12. Miscellaneous	_____
Taxes	_____	Toiletry, cosmetics	_____
Electricity	_____	Beauty, barber	_____
Gas	_____	Laundry, cleaning	_____
Water	_____	Allowances, lunches	_____
Sanitation	_____	Subscriptions	_____
Telephone	_____	Gifts (incl. Christmas)	_____
Maintenance	_____	Cash	_____
Other (_____)	_____	Cable/Internet	_____
Other (_____)	_____	Other (_____)	_____
4. Food	_____	Other (_____)	_____
5. Automobile(s)	_____	13. Investments	_____
Payments	_____	14. School/Child Care	_____
Gas and Oil	_____	Tuition	_____
Insurance	_____	Materials	_____
License/Taxes	_____	Transportation	_____
Maint./Repair/Replace	_____	Day Care	_____
6. Insurance	_____	Other (_____)	_____
Life	_____	TOTAL EXPENSES	=====
Medical	_____	INCOME VERSUS EXPENSES	
Other (_____)	_____	Net Spendable Income	_____
7. Debts	_____	Less Expenses	_____
Credit Card	_____		=====
Loans and Notes	_____	15. Unallocated Surplus Income ¹	_____
Other (_____)	_____		
Other (_____)	_____		

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.