

Monthly Income and Expenses

Gross Income Per Month _____

 Salary _____

 Interest _____

 Dividends _____

 Other _____

Less:

1. Tithes _____

2. Taxes (Business Only) _____

NET SPENDABLE INCOME _____

3. Housing: _____

 Mortgage/Rent _____

 Insurance _____

 Taxes _____

 Gas _____

 Light _____

 Phone _____

 Water & Sewage _____

 Sanitation _____

 Maintenance _____

 Other (_____) _____

 Other (_____) _____

4. Food _____

5. Automobile(s) _____

 Payments _____

 Gas and Oil _____

 Insurance _____

 Licenses/Taxes _____

 Maint./Repair _____

6. Insurance _____

 Life _____

 Medical _____

 Other (_____) _____

7. Debts _____

 Credit Card _____

 Loans and Notes _____

 Other (_____) _____

 Other (_____) _____

8. Enter/Recreation _____

 Eating Out _____

 Baby Sitters _____

 Activites/Trips _____

 Vacation _____

 Other (_____) _____

 Other (_____) _____

9. Clothing _____

10. Savings _____

11. Medical Exps. _____

 Doctor _____

 Dentist _____

 Credit Card _____

 Other (_____) _____

12. Miscellaneous _____

 Toiletry, cosmetics _____

 Beauty, barber _____

 Laundry, cleaning _____

 Allow./lunches _____

 Subscriptions _____

 Gifts/Christmas _____

 Cash _____

 Cable/Internet _____

 Other (_____) _____

 Other (_____) _____

13. Investments _____

14. School/Child Care _____

 Tuition _____

 Materials _____

 Transportation _____

 Day Care _____

 Other(_____) _____

Total Expenses _____

Income Versus Expenses

 Net Spendable Income _____

 Less Total Expenses _____

Difference: _____

15. Monthly Short Fall _____

16. Unallocated Surplus Income _____