

MONTHLY INCOME AND EXPENSES

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|--|--------------------|--|--------------------------|
| GROSS INCOME PER MONTH | <u>4500</u> | 8. Enter./Recreation | |
| Salary | _____ | Eating Out | <u>300</u> |
| Interest | _____ | Baby Sitters | _____ |
| Dividends | _____ | Activities/Trips | <u>400</u> |
| Other (_____) | _____ | Vacation | _____ |
| Other (_____) | _____ | Other (_____) | _____ |
| | | Other (_____) | _____ |
| LESS: | | 9. Clothing | _____ |
| 1. Tithe | <u>300</u> | 10. Savings | _____ |
| 2. Tax (Est. - Incl. Fed., State, FICA) | <u>500</u> | 11. Medical Expenses | _____ |
| NET SPENDABLE INCOME | <u><u>3700</u></u> | Doctor | _____ |
| 3. Housing | _____ | Dentist | _____ |
| Mortgage (rent) | _____ | Credit Card | _____ |
| Insurance | _____ | Other (_____) | _____ |
| Taxes | _____ | 12. Miscellaneous | _____ |
| Electricity | <u>200</u> | Toiletry, cosmetics | <u>200</u> |
| Gas | _____ | Beauty, barber | <u>200</u> |
| Water | _____ | Laundry, cleaning | _____ |
| Sanitation | _____ | Allowances, lunches | _____ |
| Telephone | <u>500</u> | Subscriptions | <u>50</u> |
| Maintenance | _____ | Gifts (incl. Christmas) | _____ |
| Other (_____) | _____ | Cash | _____ |
| Other (_____) | _____ | Cable/Internet | _____ |
| 4. Food | _____ | Other (_____) | <u>35</u> |
| 5. Automobile(s) | _____ | Other (_____) | _____ |
| Payments | <u>775</u> | 13. Investments | _____ |
| Gas and Oil | <u>120</u> | 14. School/Child Care | _____ |
| Insurance | <u>165</u> | Tuition | _____ |
| License/Taxes | _____ | Materials | _____ |
| Maint./Repair/Replace | <u>100</u> | Transportation | _____ |
| 6. Insurance | _____ | Day Care | _____ |
| Life | _____ | Other (_____) | _____ |
| Medical | _____ | TOTAL EXPENSES | <u><u> </u></u> |
| Other (_____) | _____ | INCOME VERSUS EXPENSES | |
| 7. Debts | _____ | Net Spendable Income | _____ |
| Credit Card | <u>160</u> | Less Expenses | _____ |
| Loans and Notes | <u>160</u> | | <u><u> </u></u> |
| Other (_____) | _____ | | |
| Other (_____) | _____ | | |
| | | 15. Unallocated Surplus Income ¹ | <u>300</u> |

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.