

MONTHLY INCOME & EXPENSES

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

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.