

# MONTHLY INCOME AND EXPENSES

**GROSS INCOME PER MONTH** \_\_\_\_\_

Salary \_\_\_\_\_  
 Interest \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

**LESS**

1. Tithe \_\_\_\_\_  
 2. Taxes \_\_\_\_\_

**NET SPENDABLE INCOME** \_\_\_\_\_

3. Housing and Debt \_\_\_\_\_

Housing

Mortgage/Rent \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Taxes \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Sanitation \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

Debt

Credit Cards \_\_\_\_\_  
 Loans \_\_\_\_\_  
 Other Debt \_\_\_\_\_  
 Other Debt \_\_\_\_\_

4. Food \_\_\_\_\_

5. Automobile \_\_\_\_\_

Payments \_\_\_\_\_  
 Gas and oil \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 License/Taxes \_\_\_\_\_  
 Maintenance/Other \_\_\_\_\_

6. Insurance \_\_\_\_\_

Life \_\_\_\_\_  
 Medical \_\_\_\_\_  
 Other \_\_\_\_\_

7. Entertainment/Recreation \_\_\_\_\_

Eating out \_\_\_\_\_  
 Activities/Trips \_\_\_\_\_  
 Vacation \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

8. Clothing \_\_\_\_\_

9. Savings \_\_\_\_\_

10. Medical Expenses \_\_\_\_\_

Doctor \_\_\_\_\_  
 Dentist \_\_\_\_\_  
 Medications \_\_\_\_\_  
 Other \_\_\_\_\_

11. Miscellaneous \_\_\_\_\_

Toiletries \_\_\_\_\_  
 Beauty/Barber \_\_\_\_\_  
 Laundry/Cleaning \_\_\_\_\_  
 Allowance/Lunches \_\_\_\_\_  
 Subscriptions \_\_\_\_\_  
 Gifts (incl Christmas) \_\_\_\_\_  
 Cash \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

12. Investments \_\_\_\_\_

13. School/Child Care \_\_\_\_\_

Tuition \_\_\_\_\_  
 Materials \_\_\_\_\_  
 Transportation \_\_\_\_\_  
 Day Care \_\_\_\_\_  
 Other \_\_\_\_\_

**TOTAL EXPENSES** \_\_\_\_\_

**INCOME VS. EXPENSES**

**Net Spendable Income** \_\_\_\_\_

**Less Total Expenses** \_\_\_\_\_

**Unallocated Surplus Income** \_\_\_\_\_