

## MONTHLY INCOME AND EXPENSES

<b>INCOME</b>	
Salary	\$
Salary	\$
Interest/Dividends	\$
Unemployment	\$
Welfare	\$
Other Income	\$
Other State or Local Aid	\$
<b>TOTAL GROSS INCOME</b>	<b>\$</b>
<b>TITHE (minus)</b>	<b>\$</b>
<b>TAX (Federal, State, FICA) (minus)</b>	<b>\$</b>
<b>NET SPENDABLE INCOME</b>	<b>\$</b>

<b>EXPENSES</b>	
<b>HOUSING</b>	
Mortgage/Rent	\$
Insurance	\$
Taxes	\$
Electricity	\$
Gas	\$
Water	\$
Sewer/Garbage	\$
Telephone	\$
Cellular Telephone	\$
Cable/Satellite TV	\$
Internet	\$
Maintenance	\$
Other	\$
<b>TOTAL HOUSING</b>	<b>\$</b>
<b>FOOD</b>	<b>\$</b>
<b>AUTOMOBILE</b>	
Payments	\$
Gas & Oil	\$
Insurance	\$
License	\$
Maintenance/Repair/Replacement	\$
Other	\$
<b>TOTAL AUTOMOBILE</b>	<b>\$</b>
<b>INSURANCE</b>	
Life	\$
Medical	\$
Dental	\$
Other	\$
<b>TOTAL INSURANCE</b>	<b>\$</b>

<b>DEBT PAYMENTS</b>	
2nd Mortgage Payments	\$
Credit Card Payments	\$
Line of Credit Payments	\$
Other Loan Payments	\$
<b>TOTAL DEBT PAYMENTS</b>	<b>\$</b>
<b>ENTERTAINMENT &amp; RECREATION</b>	
Eating Out	\$
Baby Sitters	\$
Activities/Trips	\$
Vacation	\$
Other	\$
<b>TOTAL ENTERTAINMENT</b>	<b>\$</b>
<b>SAVINGS</b>	<b>\$</b>
<b>CLOTHING</b>	<b>\$</b>
<b>MEDICAL</b>	
Doctor	\$
Dentist	\$
Eye Care	\$
Medications	\$
Other	\$
<b>TOTAL MEDICAL</b>	<b>\$</b>
<b>MISCELLANEOUS</b>	
Toiletry/Cosmetics	\$
Beauty/Barber	\$
Laundry/Cleaning Supplies	\$
Allowances/Lunches	\$
Subscriptions	\$
Gifts (Including Christmas)	\$
Cash	\$
Other	\$
<b>TOTAL MISCELLANEOUS</b>	<b>\$</b>
<b>SCHOOL/CHILD CARE</b>	
Tuition	\$
Materials	\$
Transportation	\$
Day Care	\$
Other	\$
<b>TOTAL SCHOOL/CHILD CARE</b>	<b>\$</b>
<b>RETIREMENT/INVESTMENTS</b>	<b>\$</b>
<b>TOTAL EXPENSES</b>	<b>\$</b>
<b>NET SPENDABLE INCOME</b>	<b>\$</b>
<b>LESS EXPENSES</b>	<b>\$</b>
<b>DIFFERENCE</b>	<b>\$</b>