

# MONTHLY INCOME AND EXPENSES

## GROSS INCOME PER MONTH \_\_\_\_\_

Salary \_\_\_\_\_  
 Interest \_\_\_\_\_  
 Dividends \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

### LESS:

1. Tithe \_\_\_\_\_  
 2. Charitable contributions \_\_\_\_\_  
 3. Tax (Est. - Incl. Fed., State, FICA) \_\_\_\_\_

## NET SPENDABLE INCOME \_\_\_\_\_

3. Housing \_\_\_\_\_  
 Mortgage (rent) \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Taxes \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Sanitation \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

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

5. Automobile(s) \_\_\_\_\_  
 Payments \_\_\_\_\_  
 Gas and Oil \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 License/Taxes \_\_\_\_\_  
 Maint./Repair/Replace \_\_\_\_\_

6. Insurance \_\_\_\_\_  
 Life \_\_\_\_\_  
 Medical \_\_\_\_\_  
 Other \_\_\_\_\_

7. Debts \_\_\_\_\_  
 Credit Card \_\_\_\_\_  
 Loans and Notes \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

8. Enter/Recreation \_\_\_\_\_  
 Eating Out \_\_\_\_\_  
 Baby Sitters \_\_\_\_\_  
 Activities/Trips \_\_\_\_\_  
 Vacation \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

9. Clothing \_\_\_\_\_

10. Savings \_\_\_\_\_

11. Medical Expenses \_\_\_\_\_  
 Doctor \_\_\_\_\_  
 Dentist \_\_\_\_\_  
 Drugs \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

12. Miscellaneous \_\_\_\_\_  
 Toiletry, cosmetics \_\_\_\_\_  
 Beauty, barber \_\_\_\_\_  
 Laundry, cleaning \_\_\_\_\_  
 Allowances, lunches \_\_\_\_\_  
 Subscriptions \_\_\_\_\_  
 Gifts (incl. Christmas) \_\_\_\_\_  
 Cash \_\_\_\_\_  
 Cable/Internet \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

13. School/Child Care \_\_\_\_\_  
 Tuition \_\_\_\_\_  
 Materials \_\_\_\_\_  
 Transportation \_\_\_\_\_  
 Day Care \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

14. Investments \_\_\_\_\_

## TOTAL EXPENSES \_\_\_\_\_

### INCOME VERSUS EXPENSES

Net Spendable Income \_\_\_\_\_  
 Less Expenses \_\_\_\_\_

15. Unallocated Surplus Income <sup>1</sup> \_\_\_\_\_

<sup>1</sup> 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.