

MONTHLY INCOME & EXPENSES

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