

Clean Sheets

Marital Finance and Income Expense Form

Clean Income & Expense Sheet: 101



FINANCIAL SECURITY

Gain financial freedom and drive financial intimacy between you and your mate. Never sleep on dirty sheets again!

FINANCIAL PROTECTION

List all debt, negative accruals, liens, bankruptcies, department store credit balances, loans, student loans, child support payments, alimonies, judgements, guilty pleasures...leave no stone unturned. Ask questions, questions, questions, then communicate, communicate, communicate!

All For One, One For All!

All for one and one for all! No spouse is left behind. We encourage every couple to protect their marriage through clear planning, open communication and clean balance sheets!

- Financial Intimacy is where real “**Pillow Talk**” begins!
- Sleep peacefully on **Clean Sheets** © by Me to We. Our goal is to ensure you are sleeping on fitted sheets.
- Wash dirty sheets through **daily financial communication, create clear financial freedom goals and reward your mate when the job is done!**
- Bring the **Full Tithe** to the storehouse. Budgets are for man made debts; **Tithing is Covenant with God!**

100/100 Not 50/50

Throw out any and all notions that you and your spouse are 50/50 stakeholders in your marriage. That is false! You are 100% accountable for every \$1 dollars that comes into your household and you are equally 100% invested in every \$1 that comes into your household. That means that you and your spouse are 100/100 Stake Holders in your Marriage. You both have equal responsibilities and equal opportunity to build financial and spiritual wealth.

Are You Equal Opportunity Employers?

Remember there ibers no “**Me**” in “**We**”! Take out the “**I**” and “**My**” in your financial conversations. Statements such as “this is my house”, “**I** bought that”, “**My** credit score is good...**I** don’t know about yours...” or “Don’t spend **my** money!” kills financial intimacy in marriage. Now you’re talking dirty to your spouse and not in a good way!

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Name: _____

Spouse/Fiancee: _____

WHAT IS YOUR INCOME PER MONTH?

Combined Monthly Income _____

Secondary Income Accruals (alimony / Child support) _____

Secondary Income deductions (alimony / Child support) _____

TOTAL INCOME PER MONTH (GROSS) _____

LESS:

1. Tithe _____

2. Taxes _____

3. Savings _____

TOTAL "LESS" (Tithe, Taxes and Savings) _____

TOTAL INCOME PER MONTH \$ _____

Net spendable is how much you have to live on!

EXPENSES

Housing Insurance _____

Mortgage _____ Life _____

Insurance _____ Medical _____

Taxes _____ Other _____

Electricity/Gas _____ TOTAL INSURANCE _____

• Water/Sewer _____

Sanitation _____

Telephone _____ Credit Card _____

• Maintenance _____

Debts

Credit Score _____ Loans & Notes _____

• Credit Card _____ Other Debts _____

TOTAL HOUSING _____ TOTAL DEBTS _____

• 5. Food (Including toiletries,
laundry, cleaning, paper, etc.)

9. Entertainment/Recreation

TOTAL FOOD _____ Eating Out _____

• Trips _____

6. Automobile(s) Babysitters _____

Payments _____ Activities _____

Gas/Oil _____ Vacation _____

Insurance _____ Other _____

License _____ TOTAL ENTERTAIN/RECREATION

TECHNICAL SUPPORT

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<https://metowelove.com> to gain

one on one couples coaching
and mentoring through the most
difficult challenges that modern
relationships face.

TOUCH & AGREE

We encourage you to pray for
wisdom and humility. Fear can
not reside where Faith resides.

You must make a choice.

Perfect Love cast out Fear!

FAITH WITHOUT WORKS.

You can have all the faith in the
world but if you are not putting in
the work you will never harvest
the full potential of your
relationship. We encourage you
stay focused and keep your eye
on the prize!

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Taxes _____
Maint./Repairs _____
Replacement _____ 10. Clothing
TOTAL AUTOMOBILE _____ TOTAL CLOTHING _____

11. Medical Expenses 13. Miscellaneous
Doctor _____ Cosmetics _____
Dentist _____ Beauty/Barber _____
Medications _____ Allowances/Lunches _____
Other _____ Subscriptions _____
TOTAL MEDICAL _____

Trips/Date Nights _____
EXPENSES

Special Ed. _____

Cash _____

12. Gifts Other _____

Christmas _____ TOTAL MISC. _____

Other _____

(B'days, Anniv, Weddings, Showers)

TOTAL GIFTS EXPENSES

Total Net Spendable Income per Month? _____

Who will be the Financial Lead? _____

Are you in agreement with this appointment? _____

If not, who has the stronger financial Acumen? _____

If it is not you, did you object? If yes, then why would you object?

(Pride, insecurity, perceived gender

roles?) _____

Name

Name

Date

Witness #2 / P4M Instructor

Witness #1 / P4M Instructor