

# 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

Subscribe at

<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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our products or services please

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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**