

# Monthly Income and Expenses

## GROSS INCOME PER MONTH

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

## 8. Enter./Recreation

Eating Out \_\_\_\_\_  
 Baby Sitters \_\_\_\_\_  
 Activities/Trips \_\_\_\_\_  
 Vacation \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

## LESS:

1. **Tithe** \_\_\_\_\_

2. **Tax** (Est. - Incl. Fed., State, FICA) \_\_\_\_\_

## NET SPENDABLE INCOME

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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 (\_\_\_\_\_) \_\_\_\_\_

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

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

11. **Medical Expenses** \_\_\_\_\_

Doctor \_\_\_\_\_  
 Dentist \_\_\_\_\_  
 Credit Card \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

12. **Miscellaneous** \_\_\_\_\_

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

13. **Investments** \_\_\_\_\_

14. **School/Child Care** \_\_\_\_\_

Tuition \_\_\_\_\_  
 Materials \_\_\_\_\_  
 Transportation \_\_\_\_\_  
 Day Care \_\_\_\_\_  
 Other (\_\_\_\_\_) \_\_\_\_\_

## TOTAL EXPENSES

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## INCOME VERSUS EXPENSES

**Net Spendable Income** \_\_\_\_\_

**Less Expenses** \_\_\_\_\_

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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.